

Social Security Bulletin



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Soc
v. 17, no. 10
October 1954

Volume 17

Number 10

Size of Income and Personal Characteristics of the Aged
Group Life Insurance for Federal Employees

THE SOCIAL SECURITY BULLETIN is the official monthly publication of the Social Security Administration. An annual statistical supplement, with calendar-year data, has been carried as part of each September issue since 1950. Statements in BULLETIN articles do not necessarily reflect official policies of the Social Security Administration.

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The BULLETIN is prepared in the Division of Research and Statistics, Office of the Commissioner, Social Security Administration, under the editorial supervision of Josephine Merican and Angela Murray, Associate Editors. Suggestions or comments concerning the BULLETIN should be addressed to the Division of Research and Statistics. The BULLETIN is planned with the advice and aid of an editorial advisory committee representing the units of the Social Security Administration.

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Price: \$2.00 a year in the United States, Canada, and Mexico; \$2.75 in all other countries; single copies, 20 cents.

The printing of this publication has been approved by the Director of the Bureau of the Budget (October 8, 1953).

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In this issue:

Social Security in Review:

| | |
|--------------------|--------|
| Program operations | Page 1 |
| United Nations Day | 2 |

| | |
|---|---|
| Size of Income and Personal Characteristics of the Aged | 3 |
|---|---|

| | |
|---|----|
| Group Life Insurance for Federal Employees, by Weltha Van Eenam | 11 |
|---|----|

Notes and Brief Reports:

| | |
|--|----|
| Social welfare expenditures, 1952-53 | 15 |
| Vocational Rehabilitation Act amendments | 16 |

| | |
|---------------------|----|
| Recent Publications | 18 |
|---------------------|----|

| | |
|------------------------------|----|
| Current Operating Statistics | 20 |
|------------------------------|----|

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Social Security in Review

Program Operations

THE total number of persons aided under the public assistance programs dropped in July for the fourth consecutive month. Contributing to the net decrease were slight declines in the caseloads for old-age assistance, aid to dependent children, and general assistance. The upward trend in the number of recipients of aid to the permanently and totally disabled continued, and a slight increase occurred in aid to the blind.

In aid to dependent children the

decline in caseload was the first since November 1953. In July, 30 of the 53 States aided fewer families than in June, but the decline was the result of substantial decreases in only three States (Arkansas, North Carolina, Oregon). The number of families dropped 12.5 percent in Arkansas and 5.6 percent in North Carolina when assistance was withdrawn from families because of the availability of seasonal employment. Oregon withdrew assistance, for the summer months, to able-bodied children aged 14 or over; as a result the number of families receiving aid in that State

dropped 10.7 percent and the number of children decreased 15.9 percent.

For all States combined, average payments rose for all programs, with the largest increase occurring in general assistance (54 cents per case). The national changes in average payments obscured, as usual, wide variations among the States. In the District of Columbia the elimination of a 10-percent cut in payments that had been applied in June resulted in the highest State increases for the special types of public assistance—ranging from \$5.05 for old-age assistance to \$10.84 for aid to dependent children—as well as the second highest increase for general assistance, \$6.18. Payments in July, however, were being made at 78 percent of need, as they had been before June.

Nevada removed the \$75 maximum on payments to recipients of aid to the blind, and as a result the average payment rose \$3.51. Higher average payments for the special types of public assistance in Pennsylvania reflect a change in reporting, under which vendor payments for medical care are included for the first time.

Sizable decreases were reported by a few States. In Oregon, with the removal of older children from the rolls in families receiving aid to dependent children, the average payment dropped \$4.83. South Carolina reduced the food allowances for the four special types of public assistance, and the consequent decline in average payments ranged from \$0.96 in aid to the permanently and totally disabled to \$2.33 in aid to dependent children. In Mississippi, average payments declined when the State changed the percent of need met from 75 percent

Old-age and survivors insurance:

| Monthly benefits in current-payment status: | July 1954 | June 1954 | July 1953 |
|---|-----------|-----------|-----------|
| Number (in thousands) | 6,521 | 6,469 | 5,638 |
| Amount (in thousands) | \$281,493 | \$278,702 | \$236,360 |
| Average old-age benefit | \$51.89 | \$51.81 | \$50.56 |

Public assistance:

| | | | |
|---|-------|-------|-------|
| Recipients (in thousands): | | | |
| Old-age assistance | 2,579 | 2,582 | 2,603 |
| Aid to dependent children (total) .. | 2,078 | 2,079 | 1,952 |
| Aid to the blind | 101 | 101 | 99 |
| Aid to the permanently and totally disabled | 215 | 212 | 182 |
| General assistance (cases) | 296 | 299 | 248 |

Average payments:

| | | | |
|---|---------|---------|---------|
| Old-age assistance | \$51.46 | \$51.45 | \$50.95 |
| Aid to dependent children (per family) | 85.26 | 85.08 | 82.83 |
| Aid to the blind | 56.06 | 55.80 | 55.33 |
| Aid to the permanently and totally disabled | 53.77 | 53.51 | 53.47 |
| General assistance (per case) | 52.16 | 51.62 | 47.11 |

Unemployment insurance:

| | | | |
|---|---------|---------|---------|
| Initial claims (in thousands) | 1,335 | 1,272 | 980 |
| Beneficiaries, weekly average (in thousands) | 1,597 | 1,818 | 675 |
| Benefits paid (in millions) | \$168 | \$191 | \$69 |
| Average weekly payment for total unemployment | \$24.65 | \$24.70 | \$23.08 |

to 66 percent for old-age assistance and aid to the blind and from 53 percent to 27 percent for aid to dependent children.

State changes in average payments for general assistance were more substantial than those for the special types of public assistance, ranging from a decrease of \$5.91 in Wyoming to an increase of \$8.81 in Hawaii. The higher average in Hawaii resulted from the elimination of a 30-percent cut in payments that had been in effect during the 11 preceding months.

● Monthly benefits under the old-age and survivors insurance program were going at the end of July to 6.5 million persons—884,000 more than a year earlier. Persons aged 65 and over represented almost four-fifths of all beneficiaries and accounted for 85 percent of the 12-month increase. Monthly benefits being paid at the end of July totaled \$281.5 million, an increase of \$45.1 million from the monthly rate a year earlier. Aged beneficiaries were receiving 84 percent of all benefits paid in July.

At the end of June 1954, monthly benefits were being withheld from 349,500 beneficiaries entitled to old-age, wife's, husband's, widow's, widower's, mother's, or parent's benefits. This total was about 5,000 less than that in June 1953. The reason for 71 percent of the suspensions was the employment of the beneficiaries (under age 75) for wages of more than \$75 a month. Wife's or husband's benefits withheld because of the employment of the old-age beneficiary

represented 13 percent of the suspensions; 11 percent were withheld because of the self-employment of the beneficiary or of the old-age beneficiary on whose earnings the wife's or husband's benefits are based.

During the first half of 1954 the number of benefits withheld declined from 362,000 at the beginning of the year to a low of 335,000 in March and then increased to 349,500 at the end of June. On June 30, 1954, the beneficiaries whose benefits were withheld represented 5.1 percent of all beneficiaries entitled to benefits, 0.9 percent less than a year earlier.

● Unemployment covered by the State unemployment insurance programs dropped slightly in July as a result of both seasonal and administrative factors. Insured unemployment averaged 1.9 million—3.2 percent less than in June but more than double the average a year earlier. The rate of insured unemployment continued downward for the third consecutive month, dropping from 5.3 percent in June to 5.1 percent; a year earlier the rate had been 2.4 percent. Layoffs in the early part of July because of vacation shutdowns and inventory-taking were largely responsible for the 5-percent rise in the number of initial claims filed by unemployed workers; the total for the month was 1.3 million.

During an average week in July, 1.6 million unemployed persons drew benefits. While this figure was 12.1 percent less than that for June, it was still 136.6 percent more than the post-war low for the month established in

1953. The decline in the number of beneficiaries was accompanied by a similar drop in the amount of benefits paid. Despite the decrease for the month, the total of \$168.0 million was higher than in any other July since the end of the war and was more than double the amount paid out in July 1953. The average check paid for total unemployment was \$24.65.

United Nations Day

October 24 marks the ninth anniversary of the founding of the United Nations. During the past 12 months the Social Security Administration has continued cooperative action in the broad field of international social welfare. The international visitors who, under the sponsorship of the United Nations and other agencies, came to the United States to study and observe were drawn from more than 50 countries in all parts of the world and represented a wide range of interests—community organization, staff training, medical social work, child welfare and health, industrial welfare, credit cooperatives, and rural community development. Among the visiting officials were key personnel from ministries of social affairs and social insurance institutes. Some visitors came to this country under programs providing for graduate work for a year or more in schools of social work and public health. One of the most important of the international meetings in which Social Security Administration staff participated was the seventh session of the International Conference of

(Continued on page 31)

| | July 1954 | June 1954 | July 1953 | Calendar year 1953 | Calendar year 1952 |
|--|--------------|--------------|--------------|-----------------------|-----------------------|
| Civilian labor force, ¹ total (in thousands) | 65,494 | 65,445 | 64,668 | 63,417 | 62,966 |
| Employed | 62,148 | 62,098 | 63,120 | 61,894 | 61,293 |
| Unemployed | 3,346 | 3,347 | 1,548 | 1,523 | 1,673 |
| Personal income ² (in billions; seasonally adjusted at annual rates), total | \$286.5 | \$286.5 | \$288.2 | \$286.1 | \$271.2 |
| Employees' income | 197.2 | 196.9 | 203.2 | 200.0 | 186.5 |
| Proprietors' and rental income | 48.8 | 49.2 | 47.9 | 49.0 | 49.9 |
| Personal interest income and dividends | 24.1 | 24.1 | 23.0 | 22.8 | 21.4 |
| Public assistance | 2.5 | 2.5 | 2.4 | 2.4 | 2.4 |
| Social insurance and related payments | 11.3 | 11.3 | 9.1 | 9.2 | 8.0 |
| Other income payments | 2.8 | 2.7 | 2.8 | 2.9 | 3.2 |
| Consumer price index ³ | 115.2 | 115.1 | 114.7 | 114.4 | 113.5 |

¹ Continental United States only. Estimated by the Bureau of the Census.

² Continental United States, except for employees' income, which includes pay of Federal personnel in all areas. Data from the Office

of Business Economics, Department of Commerce, regrouped to show items of particular interest to *Bulletin* readers.

³ Bureau of Labor Statistics, Department of Labor.

Size of Income and Personal Characteristics of the Aged*

THE economic status of aged persons has been a subject of national concern since at least 1935, the year the Social Security Act became law, but only recently have comprehensive data become available permitting meaningful description of their income characteristics. The new information confirms the general impression that the aged are by and large a low-income group. It goes beyond this, however, in permitting a more precise delineation than could hitherto be made of differences between aged persons and other age groups with respect to the relative number with income, sources of income, and the size of income, and also of the effect on receipt, size, and sources of income of such characteristics as age, sex, marital status, labor-force participation, and living arrangements.

The present article deals with the personal characteristics influencing the size of aged persons' income. Attention is focused on the income of individuals as opposed to family income, since income usually accrues to individuals rather than to families. It is sometimes argued that this approach ignores the fact that many aged persons live in families whose members, in theory at least, share their income. This is an essential consideration, to be sure, in the analysis of consumption patterns among the aged. Knowledge of the income of aged individuals is nevertheless significant, particularly in view of society's increasing recognition of the importance, in terms of morale and status, that receipt of money income has for aged persons.

Age Cycle and Income

Receipt of Income

In recent years between 8 and 12 men out of every 100 aged 65 and

*Prepared in the Division of Research and Statistics, Office of Commissioner. The Division thanks the Institute of Industrial Relations, University of California, and the Bureau of the Census for permission to use unpublished data.

over in the noninstitutional population have had no money income.¹ All but 4 or 5 percent of the men aged 55-64 have some money income, and 1 or 2 percent of those aged 25-54 (table 1). The shift reflects both the drop with advancing age in the relative number of earners and the lack, thus far, of an income substitute for earnings for all persons forced out of the labor force by age or disability.

There is some evidence that in recent years the relative number of income recipients among the aged has increased, largely as a result of the old-age and survivors insurance program. If this trend continues and if protection against permanent disability becomes more widespread, it

¹All data in the first two sections of this article refer to the noninstitutional population, unless otherwise stated. The proportion with no money income rises to 10-14 percent if aged persons in institutions are taken into account.

Income for the purposes of this article is money income as defined by the Bureau of the Census in its annual surveys of consumer income. It includes wages or salary, net earnings from self-employment, interest, dividends, net income from rents and royalties, receipts from roomers or boarders, periodic income from estates and trust funds, benefit payments under social insurance and related programs, public assistance, Armed Forces allotments for dependents, industrial pensions and other benefit payments under private auspices, assistance from voluntary agencies, contributions from friends or relatives, and periodic receipts from insurance policies or annuities. Excluded from the definition are money received from the sale of property, withdrawals of bank deposits, money borrowed, tax refunds, gifts, lump-sum inheritances and insurance payments, and income in kind—for example, home-grown or contributed food, contributed clothing, and "free" shelter.

The income estimates presented in this article are based on sample surveys and are therefore subject to sampling variability, which may be large for small groups. They are subject also to errors of response and nonreporting. Since a respondent tends to forget minor or irregular sources of income, such errors tend to result in an underestimate of income. Measures of sampling variability have been developed by the Bureau of the Census, but not measures of error in response due to faulty memory, misunderstanding, or misrepresentation.

is conceivable that there would no longer be the decrease after age 54 in the proportion of men with income.

Median Income

While nearly all aged men have some income, it is likely to be smaller than it was in their more vigorous years. Men aged 65 and over comprised 11 percent of all male income recipients in 1952 but received only 7 percent of the aggregate income.

There is an age cycle in income, determined largely by the age cycle in earnings, and it appears that income is at its peak for most men when they are in the age group 35-44 (table 2). Thereafter median income decreases, but only moderately, holding up fairly well until the seventh decade of life. In this decade, the data indicate, a rather marked drop in average income takes place, related to a parallel decline in the labor-force participation rate.

Table 1.—Percent of men aged 25 and over with income, by age, 1947-52¹

| Age | 1947 | 1948 | 1949 | 1950 | 1951 | 1952 |
|------------------|------|------|------|------|------|------|
| 65 and over..... | 84.5 | 89.1 | 88.0 | 89.9 | 88.9 | 92.1 |
| 55-64..... | 96.0 | 95.6 | 94.9 | 96.3 | 95.4 | 96.4 |
| 45-54..... | 98.1 | 97.8 | 98.6 | 98.4 | 98.2 | 97.9 |
| 35-44..... | 98.7 | 98.5 | 98.5 | 98.6 | 98.8 | 98.5 |
| 25-34..... | 97.9 | 97.5 | 98.6 | 98.8 | 98.8 | 98.5 |

¹ Excludes institutional population.

Source: Bureau of the Census, *Current Population Reports, Consumer Income*, Series P-60.

In recent years the average aged man with income has had an income approximately one-third that of the average man in the age group with the highest median—35-44 years—and about 40 percent of the income of the average man in the age group 55-64. Since family responsibilities also tend to diminish after age 45, the reduction in income does not necessarily involve a corresponding reduction in living standards. It has often been said that the aged have less but that they also need less. This statement is true, but whether and by how much the decrease in income exceeds the decline in family requirements has yet to be fully explored.

Table 2.—Median income of men aged 20 and over with income, by age, 1947–52¹

| Age | 1947 | 1948 | 1949 | 1950 | 1951 | 1952 |
|---|-------|-------|---------|-------|---------|---------|
| Amount | | | | | | |
| 65 and over | \$956 | \$998 | \$1,016 | \$986 | \$1,008 | \$1,247 |
| 55–64 | 2,344 | 2,412 | 2,366 | 2,494 | 2,840 | 3,009 |
| 45–54 | 2,681 | 2,828 | 2,751 | 3,091 | 3,280 | 3,486 |
| 35–44 | 2,845 | 3,046 | 2,951 | 3,254 | 3,617 | 3,709 |
| 25–34 | 2,449 | 2,724 | 2,754 | 2,961 | 3,288 | 3,493 |
| 20–24 | 1,560 | 1,849 | 1,720 | 1,933 | 2,259 | 2,137 |
| Median income of men aged 65 and over as percent of median income of men in specified age group | | | | | | |
| 35–44 | 34 | 33 | 34 | 30 | 28 | 34 |
| 55–64 | 41 | 41 | 43 | 40 | 35 | 41 |

¹ Excludes institutional population.

Source: Bureau of the Census, *Current Population Reports, Consumer Income*, Series P-60.

Income Distribution

One of the most characteristic features of aged persons' income is its highly uneven distribution. Inequality of income may be observed in all age groups, but it is most pronounced among the aged. In 1952, one-fifth of the men aged 65 and over at the lower end of the income array accounted for only 3 percent of the aggregate income received by all aged men, whereas the one-fifth at the upper end of the array received 57 percent. Among men aged 25–34, by contrast, these proportions were 8 percent and 35 percent (table 3).²

These data seem to run counter to the general impression that the aged are rather homogeneous with respect to income—that all or nearly all have either no income or a small income. It is true that substantial numbers are without money income and that there is a fairly large concentration of income recipients at the lower end of the income scale. In 1952, for example, 43 percent of the men aged 65 and over with money income had incomes of less than \$1,000; 58 percent had incomes of less than \$1,500.

² Age differences in the extent of inequality of income are also reflected in standard measures of dispersion. Computed from data for 1952 (source cited for table 3), the coefficient of variation in the interquartile range was 27 for men aged 25–34, 34 for men aged 45–54, and 59 for men aged 65 and over; the coefficient of variation in the total distribution was 51, 110, and 186, respectively, for the same three age groups.

Generally overlooked, however, are the presence of aged persons in higher income groups and their greater-than-average representation among men with incomes of \$25,000 or more.

The distribution of the relative number of persons in each income class who are aged 65 and over tends to assume a reverse J shape—very high at the low end of the income scale, low in the middle ranges, and moderately high at the upper end (chart 1). Men aged 65 and over comprised 11 percent of all male income recipients in 1952 who were aged 14 or over but 21 percent of those with incomes under \$500 and 39 percent of those with incomes of \$500–\$999. In the income groups \$1,000–\$1,499 and \$1,500–\$1,999 the aged were still in proportions in excess of their representation among income recipients as a whole, but thereafter the percentage fell below this level, declining to 3–4 percent in the group with incomes from \$3,500 to \$6,999. At \$7,000 the percentage began to rise again, reaching 10 percent in the class \$15,000–\$24,999 and 18 percent in the class \$25,000 and over (table 4). Data from Federal income-tax returns for 1948 suggest that this proportion rose to about one-fourth for persons with incomes in that year of \$100,000–\$499,999 and to three-eighths for persons with incomes of \$500,000 or more.³

The factors underlying age differences in the relative concentration of income have not been fully explored. Income analysts are inclined to believe that these differences reflect in large measure changes in the homogeneity of the income-receiving group with age. The relatively large inequality to be observed in table 3 among boys aged 14–19, for example, is the result of the presence in this age class of such unlike groups as full-time workers and students with occasional earnings. Income dispersion is much less evident among men aged 20–24, largely because of a marked increase in the relative number of full-time workers, and is lowest among men aged 25–34, when the labor-force participation rate is at its peak. Thereafter inequality in income in-

³ *Social Security Bulletin*, July 1951, page 11, table 2.

creases, partly because there is an increase with age in the proportion of men who rely on income other than earnings and partly because the differential effects of such factors as education and skill on size of earned income become more pronounced with age. The proportions of earners among men aged 65 and over and of full-time earners in this group both drop appreciably. The relative number of persons with income from sources other than employment is greater in this age group than in others, and the average amount of income provided by these sources varies widely. Taken separately, each of the groups into which the aged could be divided on the basis of principal income source may exhibit a certain uniformity in income distribution. In the aggregate, however, the aged present the maximum in income heterogeneity.

Characteristics of the Aged Affecting Income

Of the factors that influence size of income among the aged, perhaps the most important is labor-force status. Differences in income that are associated with age, sex, marital status, and living arrangements are all associated to some extent with the labor-force participation rate. In recent years about 4 in every 10 men aged 65 and over have been members of the labor force. These workers, as a group, tend to have larger incomes than those who have retired, for the

Table 3.—Percent of aggregate money income received by male income recipients aged 14 and over, ranked by income, by age, 1952¹

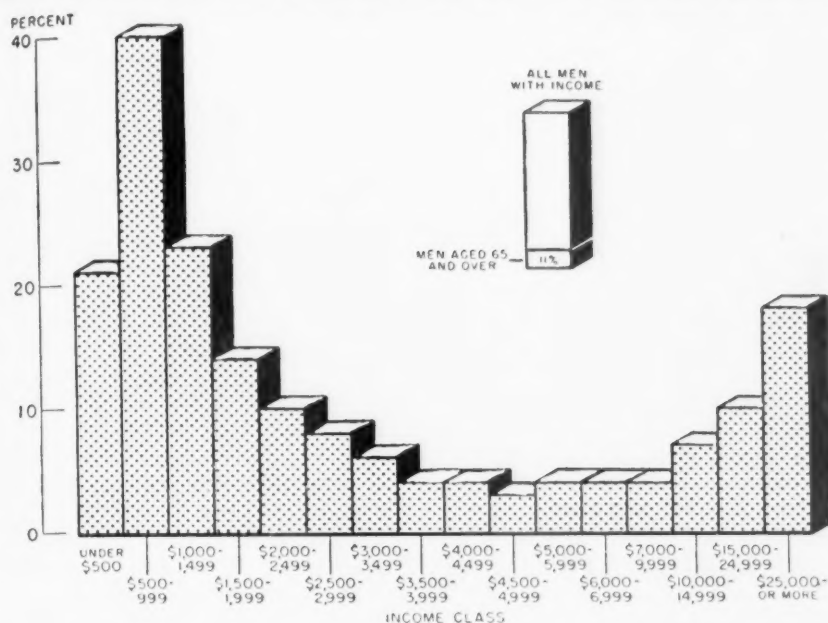
| Quintiles of male income recipients ^a | Age | | | | | | |
|--|-------------|-------|-------|-------|-------|-------|-------|
| | 65 and over | 55-64 | 45-54 | 35-44 | 25-34 | 20-24 | 14-19 |
| Total..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Lowest fifth..... | 3.3 | 3.8 | 5.5 | 6.7 | 8.1 | 5.9 | 6.6 |
| Second fifth..... | 6.9 | 10.6 | 12.8 | 14.0 | 15.3 | 12.6 | 6.7 |
| Middle fifth..... | 11.4 | 16.9 | 16.6 | 17.8 | 18.9 | 18.2 | 8.6 |
| Fourth fifth..... | 21.1 | 21.6 | 21.5 | 22.7 | 23.2 | 25.8 | 21.0 |
| Highest fifth..... | 57.4 | 47.2 | 43.6 | 38.8 | 34.6 | 37.4 | 57.1 |

¹ Based on aggregate income computed by method described on page 8 of source release. Excludes institutional population.

² Arranged by size of income within each age group.

Source: Bureau of the Census, *Current Population Reports, Consumer Income*, Series P-60, No. 14, table 3.

Chart 1.—Men aged 65 and over as percent of all men in each income class, 1952



simple reason that earnings yield in general a higher income than do pensions, benefits, annuities, or assistance. In 1951, persons without money income were relatively eight times as numerous among men aged 65 and over who were not in the labor force as among aged men who were in the labor force, while the median income of the retired group was only a little more than one-third that of the working group.⁴

Age

The inverse association between age and income holds true also in the advanced ages. The progressive decline in the labor-force participation rate for men past age 65, from 60 percent among men aged 65-69 to less than 20 percent among those aged 75 and over,⁵ and the replacement

of earnings by sources yielding, on the whole, lower incomes are reflected both in higher ratios of aged persons with no money income and in a measurable diminution in the average of those with income. Special tabulations based on the Bureau of the Census Post-Enumeration Survey made in connection with the 1950 Census suggest that the men without money income in 1949 represented approximately 1 in 10 among those aged 65-69 and about 1 in 3 among those aged 80 and over.⁶ Median income among aged income recipients in that year was about \$1,700 for men

⁴ These figures and the corresponding medians are not directly comparable with those for broader age groups from the 1950 Census shown in tables 5 and 6, owing both to sampling variations and differences in enumeration techniques. In general, it was found that the Post-Enumeration Survey yielded, in comparison with the Census data, (1) a smaller proportion of persons receiving no income and (2) lower median incomes for those with income. For the population as a whole the number of income recipients in every income group below \$2,000 was larger in the Post-Enumeration Survey, probably because the more intensive questioning in the survey reduced the proportion of no-income recipients. (See A. Ross Eckler, "Extent and Character of Errors in the 1950 Census," *American Statistician*, December 1953, page 19.)

⁴ Bureau of the Census, *Current Population Reports, Consumer Income*, Series P-60, No. 11, table 4. When the data are adjusted for persons in institutions, few of whom are income recipients, the relative number without money income was nine times as large among persons not in the labor force as among those in the labor force. Median income relationships remained unchanged.

⁵ Bureau of the Census, *U. S. Census of Population: 1950*, vol. IV, part 1, chapter A, *Employment and Personal Characteristics*, table 1.

aged 65-69, about \$900 for men aged 70-74, and about \$700 for men 75 years of age and over.

Sex

Measures of sex differences in income are difficult to develop because of the special problem presented by married women. In 1952 approximately 4 in every 10 women aged 65 and over had no money income.⁷ Data from the 1950 Census suggest that 45-46 percent of such women were married and living with a husband.⁸ Since all but 8 percent of the aged men in 1952 had some income and since married men tend to be a little better off in this respect than other men, it is probable that the relative number of aged women receiving income either directly or as the wives of income recipients was higher than 6 in 10 and that it may have been as high as 7 or 8 in 10. Even with this adjustment, it is evident that lack of money income is much more common among aged women than among aged men.

This difference seems to be related to the economic pattern of married life. Despite the remarkable postwar gain in the proportion of married women at work, most wives—which means most women, since 4 out of 5 women aged 25-44 are married—are wholly dependent on the husband's earnings during the greater part of their adult years. When account is taken of income from this source, relatively few women in the younger and middle years of adult life can be said to be without income. The proportion lacking money income becomes significant only in late middle age, when mortality takes an increasing toll of married men, and it is highest among women past age 65, more than half of whom are widows. Although the relative number of women with direct income is at its peak in these ages, the proportion with indirect income from a husband's employment is at a minimum. If every widow qualified for a social insurance benefit or for a privately pur-

⁷ Bureau of the Census, *Current Population Reports, Consumer Income*, Series P-60, No. 14, table 3.

⁸ Bureau of the Census, *U. S. Census of Population: 1950*, vol. IV, part 2, chapter D, *Marital Status*, table 6.

chased annuity on her husband's death, few changes would occur in the relative number of women with money income, direct or indirect. Because, however, of past gaps in social insurance protection and of inadequacies in individual and family provision for income in widowhood, the economic loss resulting from the death of the family earner is not always made up, even in part. The result is a considerable increase in the number of older women with no income, exceeding by far the comparable ratio among aged men.

In addition, aged women have lower incomes than do aged men. In 1952 the median income of aged women with income was \$650, or about half that of aged men.⁹ If account were

⁹ Bureau of the Census, *Current Population Reports, Consumer Income, Series P-60, No. 14, table 3.*

Table 4.—Men aged 14 and over with income, by age and income class, 1952¹

| Income class | Age | | | | | | | |
|---|---------|-------------|---------|---------|---------|---------|---------|-------|
| | Total | 65 and over | 55-64 | 45-54 | 35-44 | 25-34 | 20-24 | 14-19 |
| Total | 100.0 | 11.4 | 13.3 | 17.6 | 21.5 | 22.9 | 7.2 | 6.0 |
| Percentage distribution by specified age | | | | | | | | |
| \$1-499 | 100.0 | 21.0 | 8.9 | 7.4 | 6.2 | 5.4 | 5.7 | 45.3 |
| 500-999 | 100.0 | 38.6 | 14.1 | 9.0 | 7.1 | 6.7 | 8.8 | 15.7 |
| 1,000-1,499 | 100.0 | 23.3 | 14.8 | 10.8 | 13.8 | 15.3 | 16.0 | 5.8 |
| 1,500-1,999 | 100.0 | 14.4 | 16.9 | 15.7 | 16.3 | 16.6 | 15.6 | 4.5 |
| 2,000-2,499 | 100.0 | 9.6 | 13.6 | 17.9 | 18.7 | 25.6 | 11.2 | 3.5 |
| 2,500-2,999 | 100.0 | 8.3 | 15.0 | 17.0 | 22.3 | 26.9 | 9.7 | .8 |
| 3,000-3,499 | 100.0 | 5.8 | 13.8 | 20.4 | 22.8 | 29.1 | 6.8 | 1.2 |
| 3,500-3,999 | 100.0 | 3.5 | 12.6 | 22.0 | 24.8 | 31.8 | 4.9 | .4 |
| 4,000-4,499 | 100.0 | 3.5 | 12.9 | 18.5 | 30.3 | 31.6 | 3.3 | ----- |
| 4,500-4,999 | 100.0 | 3.4 | 11.4 | 18.9 | 34.4 | 32.1 | 2.8 | .1 |
| 5,000-5,999 | 100.0 | 4.4 | 11.5 | 23.2 | 29.7 | 27.8 | 3.3 | ----- |
| 6,000-6,999 | 100.0 | 3.5 | 9.3 | 23.2 | 35.6 | 26.6 | 1.7 | ----- |
| 7,000-9,999 | 100.0 | 4.5 | 10.2 | 28.7 | 34.3 | 21.7 | .2 | .4 |
| 10,000-14,999 | 100.0 | 6.8 | 21.0 | 24.4 | 34.1 | 13.6 | ----- | ----- |
| 15,000-24,999 | 100.0 | 10.2 | 18.9 | 31.6 | 30.9 | 8.4 | ----- | ----- |
| 25,000 and over | 100.0 | 17.9 | 29.5 | 39.1 | 13.5 | ----- | ----- | ----- |
| Percentage distribution by amount of money income | | | | | | | | |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Loss | .6 | .8 | 1.3 | .7 | .7 | .3 | .2 | .2 |
| \$1-499 | 7.7 | 14.1 | 5.1 | 3.2 | 2.2 | 1.8 | 6.0 | 57.1 |
| 500-999 | 8.2 | 27.9 | 8.7 | 4.2 | 2.7 | 2.4 | 10.0 | 21.3 |
| 1,000-1,499 | 7.2 | 14.7 | 8.0 | 4.4 | 4.6 | 4.8 | 15.8 | 6.9 |
| 1,500-1,999 | 6.7 | 8.5 | 8.6 | 6.0 | 5.1 | 4.9 | 14.5 | 5.0 |
| 2,000-2,499 | 8.3 | 7.0 | 8.5 | 8.4 | 7.2 | 9.3 | 12.8 | 4.8 |
| 2,500-2,999 | 8.5 | 6.2 | 9.6 | 8.2 | 8.8 | 10.0 | 11.4 | 1.1 |
| 3,000-3,499 | 13.2 | 6.7 | 13.7 | 15.3 | 14.0 | 16.8 | 12.4 | 2.7 |
| 3,500-3,999 | 9.7 | 3.0 | 9.2 | 12.1 | 11.2 | 13.5 | 6.6 | .6 |
| 4,000-4,499 | 7.8 | 2.4 | 7.6 | 8.2 | 11.0 | 10.8 | 3.6 | ----- |
| 4,500-4,999 | 5.7 | 1.7 | 4.9 | 6.1 | 8.3 | 8.0 | 2.2 | .1 |
| 5,000-5,999 | 8.0 | 3.1 | 6.9 | 10.5 | 11.0 | 9.7 | 3.6 | ----- |
| 6,000-6,999 | 3.2 | 1.0 | 2.3 | 4.3 | 5.4 | 3.8 | .8 | ----- |
| 7,000-9,999 | 3.2 | 1.3 | 2.5 | 5.3 | 5.2 | 3.1 | .1 | .2 |
| 10,000-14,999 | 1.0 | .6 | 1.6 | 1.4 | 1.6 | .6 | ----- | ----- |
| 15,000-24,999 | .6 | .5 | .8 | 1.0 | .8 | .2 | ----- | ----- |
| 25,000 and over | .3 | .5 | .7 | .7 | .2 | ----- | ----- | ----- |
| Median income | \$3,105 | \$1,247 | \$3,009 | \$3,486 | \$3,709 | \$3,493 | \$2,137 | \$437 |

¹ Excludes institutional population.

Source: Bureau of the Census, *Current Population Reports, Consumer Income, Series P-60, No. 14, table 3.*

Table 5.—Receipt of money income and median income, 1949, for men aged 65 and over, by marital status, 1950¹

| Marital status | Percent with no money income, 1949 | Median income of men with income, 1949 |
|-----------------------|------------------------------------|--|
| Total | 18 | \$1,150 |
| Married, wife present | 14 | 1,440 |
| Other marital status | 25 | 830 |
| Single | 22 | 830 |
| Married, wife absent | 20 | 1,375 |
| Widowed | 27 | 815 |
| Divorced | 14 | 870 |

¹ Excludes institutional population.

Source: Bureau of the Census, *U. S. Census of Population: 1950, vol. IV, part 2, chapter D, Marital Status, table 6.*

In 1950 the median age of married men aged 65 and over was 70.5 years; the median for nonmarried men was 73.2 years.¹⁰ When age is held constant, the more advantageous economic position of the married man is reduced somewhat, but he is still considerably better off than the single man and the widower, and this finding is as true for men under age 65 as for those above it. At every age the married man has a higher labor-force participation rate: 57 percent compared with 39 percent for others against 13 percent among those aged 75 and over.¹¹ Married men also have greater regularity of employment, and—when working—higher earnings.¹² Whether this is the situation because the better earner is the better catch in the marriage market or because marriage is a spur to more strenuous economic effort is a nice problem, but the differences are unmistakable.

¹⁰ Bureau of the Census, *U. S. Census of Population: 1950, vol. II, part 1, U. S. Summary, chapter C, table 104.*

¹¹ *Ibid.*, vol. IV, part 1, chapter A, *Employment and Personal Characteristics, table 10.*

¹² Unpublished data, from a special survey of the economic status of aged persons made by the Bureau of the Census in April 1952 for the Institute of Industrial Relations, University of California, show that there are more married aged men than nonmarried aged men among professional and technical workers, and among managers, officials, and proprietors, and fewer among service workers, farm laborers and foremen, and laborers (except on farms and in mines).

Available information on aged women suggests that for them also there are economic advantages in marriage. When allowance is made for the husband's income, married women show the lowest percentage of women without money income. Single and divorced women seem to be in an intermediate position, while widows are at the bottom of the economic scale. In 1949 about one-third of all nonmarried women aged 65 and over had no money income; of the remaining two-thirds, single women had a median income of about \$1,100 and widows about \$600.¹² Part of the explanation is, again, an age difference: aged widows tend to be older than single aged women. Within the same age bracket, however, an income spread persists, reflecting in part a difference in the proportions in the labor force.¹³

Living Arrangements

When health and income permit, older persons generally prefer independent living arrangements, be it a house they own or a rented house or apartment. It is therefore not surprising that, among men aged 65 and over, those who head their households are better off financially than men living in the homes of relatives or living with others as roomers or boarders. The proportion of aged men without money income is less than half as large among household heads as among those not in their own households. For men with income, median income is half again as high. In the best position with respect to income are married men in their own households, and least well off are men living in their children's homes; those living in the homes of nonrelatives as roomers or boarders occupy an intermediate position (table 6). The differences among these groups are associated with differences in age, in labor-force status, and probably in earnings as well. Among men aged 65 and over in 1950 almost half the household heads were in the labor force (56 percent of those

Table 6.—Receipt of money income and median income, 1949, for persons aged 65 and over, by age, sex, and living arrangements, 1950¹

| Sex and living arrangements | Percent with no money income, 1949 | | | Median income of persons with income, 1949 | | |
|-------------------------------------|------------------------------------|------------|------------------|--|------------|------------------|
| | Total | Aged 65-74 | Aged 75 and over | Total | Aged 65-74 | Aged 75 and over |
| Men | | | | | | |
| In own household | 18 | 14 | 27 | \$1,150 | \$1,440 | \$770 |
| Head of primary family ² | 14 | 12 | 20 | 1,290 | 1,540 | 810 |
| Married, wife present | 14 | 12 | 21 | 1,420 | 1,640 | 850 |
| Other | 13 | 11 | 19 | 1,460 | 1,680 | 860 |
| Primary individual ³ | 22 | 17 | 29 | 1,000 | 1,290 | 800 |
| Not in own household | 15 | 13 | 19 | 790 | 860 | 690 |
| Living in home of relatives | 33 | 26 | 42 | 810 | 920 | 650 |
| Parent of head | 38 | 32 | 46 | 770 | 870 | 630 |
| Other | 42 | 34 | 48 | 730 | 870 | 630 |
| Living with nonrelatives | 30 | 29 | 39 | 850 | 870 | 640 |
| | 21 | 17 | 28 | 890 | 1,000 | 700 |
| Women⁴ | | | | | | |
| In own household | 42 | 39 | 47 | 690 | 720 | 620 |
| Head of primary family ² | 31 | 29 | 33 | 720 | 750 | 660 |
| Primary individual ³ | 41 | 40 | 42 | 720 | 740 | 680 |
| Not in own household | 23 | 22 | 26 | 720 | 750 | 660 |
| Living in home of relatives | 54 | 51 | 58 | 640 | 680 | 580 |
| Parent of head | 58 | 56 | 61 | 610 | 630 | 570 |
| Other | 62 | 60 | 63 | 570 | 590 | 500 |
| Living with nonrelatives | 49 | 47 | 53 | 680 | 730 | 600 |
| | 33 | 29 | 39 | 750 | 810 | 640 |

¹ Excludes institutional population.

² One or more related persons present.

³ Living alone, or with nonrelatives present.

⁴ Excludes married women living with husband.

Source: Bureau of the Census, *U. S. Census of Population: 1950*, vol. IV, part 2, chapter D, *Marital Status*, table 6.

aged 65-74 and 24 percent of the older men), whereas only 1 in 5 of those living in the home of a relative was in the labor force (31 percent of those aged 65-74 and 8 percent of those aged 75 and over). The labor-force participation rate was somewhat higher for aged men living with nonrelatives but still far lower than among household heads.¹⁴

For the aged women, receipt of income is least common among those living with relatives, as among aged men. The differences between those living with nonrelatives and the relatively small number who are household heads, however, appears to be insignificant. (Married women living with their husbands are excluded from the comparison since available income statistics for this group are not meaningful, in the absence of data on income of husband.) Aged women living with nonrelatives, moreover, appear to have a somewhat higher median income than other women aged 65 and over.

Relatively more persons under age 75 live in their own households than do persons past age 75, but that this factor alone does not account for the higher income of household heads is clear from an inspection of table 6.

¹⁴ Ibid., table 6.

The differences are significant in both age groups.

Aged Persons at Different Income Levels

Examination of data on the income of the aged in a recent year (1951) shows how the characteristics just discussed affect the number and kinds of persons in each income class. To eliminate the distortion caused by the fact that most married women are dependent on their husbands for support, data will be used that combine the income of the husband aged 65 or over and his wife in the case of married couples but are limited to the income of the aged individual in all other cases.

The 13.0 million persons aged 65 and over in April 1952 may be grouped into 10.5 million units, consisting of 4.0 million aged couples,¹⁵ 2.1 million nonmarried men (widowers, by and large), and 4.4 million nonmarried women (most of them widows).

The special survey conducted by the Bureau of the Census for the In-

¹⁵ Both partners were aged 65 or over in a little more than half the married couples, while in perhaps 1.8 million couples the wife was under age 65. About 0.2 million couples in which the wife was aged 65 or over but the husband was under age 65 are excluded.

¹² Bureau of the Census, Post-Enumeration Survey, unpublished data.

¹³ Bureau of the Census, *U. S. Census of Population: 1950*, vol. IV, part 1, chapter A, *Employment and Personal Characteristics*, table 10.

stitute of Industrial Relations, University of California, provided information on the distribution by income in 1951 of couples with head aged 65 and over and all other aged persons not in institutions. The sample results were inflated to independent estimates of the civilian noninstitutional population consistent with the 1950 Census. To these figures were added the institutional population in 1950, to yield the distribution below.

| Income class | Number of units (in millions) | Percent of total |
|-----------------------|-------------------------------|------------------|
| No money income..... | 2.4 | 23 |
| Money income: | | |
| Under \$500..... | 2.1 | 20 |
| \$500-\$999..... | 2.4 | 24 |
| \$1,000-\$1,999..... | 1.7 | 16 |
| \$2,000-\$2,999..... | .8 | 7 |
| \$3,000-\$4,999..... | .7 | 7 |
| \$5,000-\$9,999..... | .3 | 2 |
| \$10,000 or more..... | .1 | 1 |

The tendency to forget minor or irregular sources of income—a common error of survey response—probably resulted in some overestimate of the number of aged units without income and in the lowest money income groups. There is no basis, however, for making the appropriate adjustments for understatement of income, and the data are presented as derived from the survey.

Married couples were in the best position, in terms of money income, and nonmarried women in the poorest, while nonmarried men occupied an intermediate place. Only about 1 in every 14 couples had no money income, but this ratio among nonmarried men was more than 1 in 5 and among nonmarried women more than 1 in 3. Thirty-five percent of the couples had incomes of \$2,000 or more, but only 12 percent of the nonmarried men and 5 percent of the nonmarried women had that much.

Estimates based upon the application of the survey findings of data on age, sex, marital status, labor-force participation, and living arrangements permit a more detailed examination of the probable composition of the units in each income class (table 7).

No Money Income

Seven out of every 10 units in the group with no money income in 1951

Table 7.—Married couples with head aged 65 and over and all other persons aged 65 and over, by money income in 1951 and by sex, age, marital status, living arrangements, and labor-force status, April 1952

| Type of unit | Total | No money income in 1951 | With money income in 1951, by amount | | | | | | |
|--|-------|-------------------------|--------------------------------------|-------------|-------------|-----------------|-----------------|-----------------|-----------------|
| | | | Total | Under \$500 | \$500-\$999 | \$1,000-\$1,999 | \$2,000-\$2,999 | \$3,000-\$4,999 | \$5,000 or more |
| Percentage distribution, by type of unit | | | | | | | | | |
| Total..... | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Married couples..... | 37 | 12 | 44 | 21 | 32 | 60 | 72 | 77 | 75 |
| Nonmarried men..... | 19 | 18 | 20 | 23 | 23 | 17 | 14 | 12 | 16 |
| Nonmarried women..... | 44 | 70 | 36 | 56 | 45 | 23 | 14 | 11 | 9 |
| Aged 65-74 ¹ | 64 | 52 | 68 | 56 | 63 | 75 | 82 | 85 | 75 |
| Aged 75 and over ¹ | 36 | 48 | 32 | 44 | 37 | 25 | 18 | 15 | 25 |
| In own household ² | 66 | 37 | 74 | 58 | 73 | 81 | 87 | 88 | 94 |
| Living in home of relatives..... | 23 | 43 | 17 | 32 | 16 | 11 | 7 | 7 | 2 |
| Other ³ | 11 | 20 | 9 | 10 | 11 | 8 | 6 | 5 | 4 |
| In labor force ⁴ | 26 | 7 | 32 | 14 | 16 | 36 | 65 | 76 | 78 |
| Not in labor force ⁴ | 74 | 93 | 68 | 86 | 84 | 64 | 35 | 24 | 22 |
| Percentage distribution, by amount of money income | | | | | | | | | |
| Total..... | 100 | 23 | 100 | 26 | 30 | 21 | 10 | 9 | 4 |
| Married couples..... | 100 | 7 | 100 | 12 | 22 | 28 | 15 | 16 | 7 |
| Nonmarried men..... | 100 | 22 | 100 | 31 | 35 | 18 | 7 | 6 | 3 |
| Nonmarried women..... | 100 | 37 | 100 | 40 | 39 | 13 | 4 | 3 | 1 |
| Aged 65-74 ¹ | 100 | 19 | 100 | 22 | 28 | 23 | 11 | 12 | 4 |
| Aged 75 and over ¹ | 100 | 31 | 100 | 35 | 36 | 17 | 5 | 4 | 3 |
| In own household ² | 100 | 13 | 100 | 20 | 30 | 23 | 11 | 11 | 5 |
| Living in home of relatives..... | 100 | 43 | 100 | 49 | 30 | 13 | 4 | 4 | (?) |
| Other ³ | 100 | 41 | 100 | 30 | 37 | 19 | 7 | 5 | 2 |
| In labor force ⁴ | 100 | 6 | 100 | 11 | 15 | 23 | 19 | 22 | 10 |
| Not in labor force ⁴ | 100 | 29 | 100 | 33 | 38 | 20 | 5 | 3 | 1 |

¹ Age of husbands, for married couples.

² Household heads, whether or not relatives are present.

³ Living as roomer or boarder in household of nonrelative or in roominghouse, hotel, or institution.

⁴ Status of husband, for married couples.

⁵ Less than 0.5 percent.

Sources: Estimated from special tabulations made by the Bureau of the Census for the Institute of Industrial Relations, University of California, and based on special supplement to the schedule used in

the Current Population Survey for April 1952, *U. S. Census of Population: 1950*, vol. IV—part 1, chapter A, *Employment and Personal Characteristics*, table 6; part 2, chapter C, *Institutional Population*, tables 3 and 18; part 2, chapter D, *Marital Status*, table 6. *Current Population Reports, Population Characteristics*, Series P-20, No. 44. *Current Population Reports, Labor Force*, Series P-50, No. 44. Special tabulations made by the Social Security Administration from the results of the Bureau of the Census Post-Enumeration Survey.

were nonmarried women, and almost 20 percent were nonmarried men. Married couples were relatively infrequent.

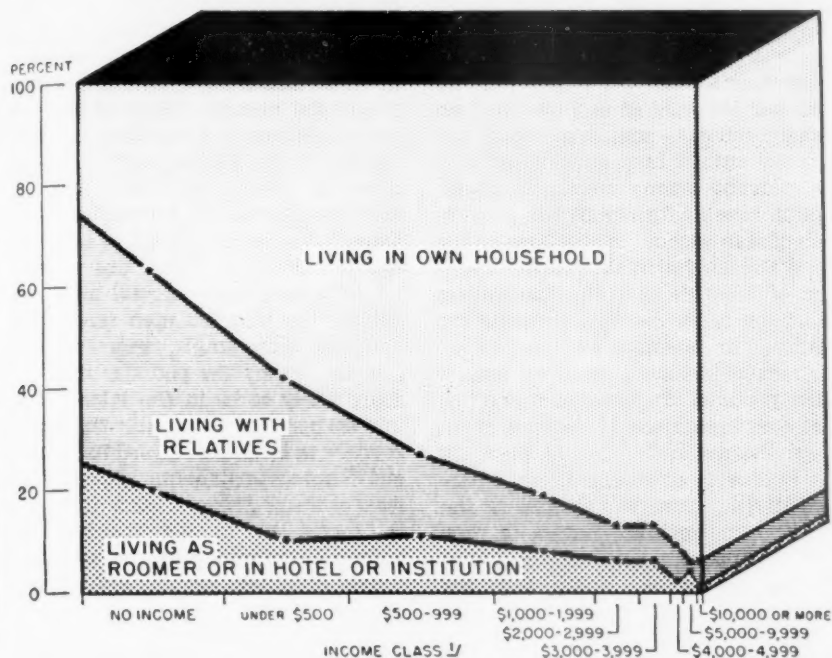
Nine of every 10 units had no member in the labor force. The presence of workers in about 7 percent of the units with no income seems paradoxical but may be explained by the fact that the labor-force data refer to April 1952 while the money-income data relate to the year 1951. Aged labor-force members in April 1952 included some persons who were not working in 1951 because of a temporary disability or who were unemployed throughout the year and therefore had no earnings.

Persons with no money income in 1951 were older on the average than those with income; half were aged 75

and over, compared with a little more than one-third in the total aged population. Fewer lived in their own households—a little more than 1 in 3 as against 2 in 3 among the aged as a whole. More than 40 percent lived in the homes of relatives (almost twice the ratio among all units); the other 20 percent lived as roomers or boarders in the home of nonrelatives or in roominghouses, dormitories, or institutions, and more than half of them were in institutions.

Without money income as defined in this article, how did these men and women manage? Some of them undoubtedly met their needs by depleting their assets. A few may have borrowed. Many—particularly those on farms—raised part of their own food. Contributed food, clothing, and

Chart 2.—Living arrangements of couples with head aged 65 and over and all other aged persons, by money income, 1951



¹ Width of income class approximates relative number of aged economic units.

shelter were important resources for a considerable number. About a million lived in the homes of relatives, usually their married children, and were presumably supported in whole or part by them. A considerable number were in tax-supported institutions. Since none of the 2.4 million received old-age assistance, it may be presumed that their resources in most instances rendered them ineligible for assistance under standards prevailing in the community in 1951.

Money Income

Less than \$500.—Nonmarried women also comprised more than half the 2.1 million economic units with money incomes of less than \$500. The others were divided almost equally between married couples and nonmarried men. Perhaps 1 in 7 units had a member in the labor force, or relatively twice as many as among the units with no money income. The proportion aged 65-74 was also higher—about 56 percent, compared with 52 percent in the no-income group. With money income of their own, relatively more were able to afford independent living arrange-

ments (chart 2). Almost 6 in 10 lived in their own households, while 3 in 10 lived in the homes of relatives. Approximately the same proportions of the two groups lived in the homes of nonrelatives, in hotels, and in roominghouses, but probably less than 2 percent of those with income of \$1-\$499 lived in institutions.

There are few places in the country where an annual income of \$499 will purchase even the barest essentials for existence. It may therefore be presumed that, as in the case of the group with no income, the 2.1 million units with money incomes of less than \$500 had access to other resources and that many, if not most, supplemented their meager money income by drawing on savings, by selling assets, by borrowing, or by raising part of their own food. Partial dependence on relatives may be assumed for most of the 0.7 million units living in the homes of married children and other relatives and for those who were living in their own household and had adult children staying with them. Such supplementary resources are frequently encountered in studies of the income and living arrangements

of old-age assistance recipients and old-age and survivors insurance beneficiaries, who accounted for more than half the units with incomes of less than \$500 in 1951.

\$500-\$999.—Nonmarried women were, again, the largest group among the 2.4 million units with incomes in 1951 of \$500-\$999, but they constituted less than half the total. Married couples accounted for almost one-third, and nonmarried men for almost one-fourth.

Membership in the labor force was at approximately the same level as among units with income of less than \$500, but the proportion aged 65-74 increased from 56 percent to 63 percent and persons living in their own household from 58 percent to 73 percent. Persons living in the homes of nonrelatives and in roominghouses or hotels made up about the same proportion in both groups; the number living with relatives, on the other hand, dropped from about 1 in 3 to 1 in 6.

Studies conducted among old-age and survivors insurance beneficiaries and old-age assistance recipients—who made up most of the units with incomes of \$500-\$999—suggest that there were aged persons who somehow managed to meet their minimum requirements on monthly money incomes varying from \$42 to \$83 in 1951. These studies also indicate, however, that contributions in kind and withdrawals from savings were frequently necessary and that many were able to make ends meet only by sharing their expenditures with the relatives in whose homes they live or who live with them.

\$1,000-\$1,999.—Units with money incomes of \$1,000-\$1,999 differ significantly from those with smaller incomes in the preponderance of married couples and in the higher proportions with members in the labor force and living in their own households. Six in every 10 such units in 1951 consisted of married couples. One-sixth were nonmarried men, and somewhat less than one-fourth were nonmarried women. More than 1 in 3 units had members in the labor force, or relatively twice as many as were present in units with incomes of \$500-\$999. Three-fourths were in the age group 65-74. Four out of 5 units

lived in households of their own, 1 in 10 lived with relatives, and 1 in 12 with nonrelatives.

This group may be considered largely self-supporting on the basis of its money income and without reference to other types of money receipts, to assets converted into cash, or to shared living arrangements. The dollar cost in large cities of an elderly couple's total budget sufficient to provide a modest but adequate level of living has been estimated at \$1,600-\$1,900 at October 1950 prices.¹⁷ Prices in 1951 were somewhat higher, but in either year the cost would have been a little less, of course, for the 0.7 million units consisting of one person and for the many couples and non-married individuals who lived in small towns and rural areas, where shelter costs are lower.

\$2,000 and over.—Examination of the higher income classes shows shifts in group composition that reflect an accelerated development of the patterns already noted. The higher the income the higher, with some exceptions, the proportion of married couples, the labor-force participation rate, and the relative numbers living in their own households. In 1951, married couples accounted for about three-fourths of the units with incomes of \$2,000 or more; all but 6 percent of those with incomes of \$5,000 or more were living in their own households; a mere 2 percent lived in the home of relatives. The "younger" aged (persons aged 65-

74) were most frequently found among units with incomes of \$2,000-\$4,999.

Summary

In recent years between 8 and 12 men per 100 aged 65 and over had no money income, compared with 1-2 percent among men aged 25-54 and 4-5 percent among men aged 55-64. The increase with age in the proportion of men without money income reflects the decline in the relative number of earners and the incomplete provision for a money substitute for earnings in disability and old age.

Average income is smaller among older persons. In 1952, men aged 65 and over comprised 11 percent of all male income recipients 14 years of age and over but received only 7 percent of the aggregate income of the group. The median income of men aged 65 and over was one-third that of men in the age group with the highest median income—35-44 years—and about 40 percent of the median income of men aged 55-64.

Income distribution is more unequal among the aged than in other age groups. Aged persons represent larger proportions of the groups at the lower and upper ends of the income scale and a smaller proportion of the middle-income group than they do of the total adult population. This difference may be due to the heterogeneity of income sources among the aged.

Individual characteristics influencing size of income among the aged relate to labor-force status, age, sex, marital status, and living arrange-

ments. Persons in the labor force, in general, have higher incomes than persons not in the labor force. Persons under age 75 tend to be better off than older persons, and aged men, by and large, have higher incomes than aged women. Married men are at an economic advantage in comparison with single, widowed, and divorced men, as are men living in their own homes in comparison with those living with relatives or as roomers or boarders. These are interrelated factors, since among men past age 65 the married men tend to be younger than single, widowed, and divorced men; the younger men are more likely to be in the labor force; and earners are more likely than non-earners to be able to afford independent living arrangements. Possibly the least well-off group among the aged, in terms of money income, are widowed women living with relatives.

The 13 million persons aged 65 and over in the population in April 1952 may be grouped into 10.5 million units, consisting of 4 million couples, 2.1 million nonmarried men, and 4.4 million nonmarried women. Of the total, two-thirds had no money income or less than \$1,000 in 1951, and one-sixth had \$2,000 and over. Non-married women were concentrated at the lower end of this distribution and married couples at the upper end, while nonmarried men occupied an intermediate position. Generally speaking, the proportions of those with membership in the labor force, of those living in their own households, and of those under age 75 increased with income.

¹⁷ *Monthly Labor Review*, September 1951.

Group Life Insurance for Federal Employees

by WELTHA VAN EENAM*

AN ACT of Congress signed by President Eisenhower on August 7, 1954 (Public Law No. 598), authorized the Civil Service Commission to make group life insurance available to civilian officers and employees of the Federal Government and to employees of the municipal government of the District of Columbia. The legislation places these employees in a position similar to that of employees of most large industrial firms; at the end of 1953, approximately 75,000 employers had provided group life insurance amounting to nearly \$73 billion to more than 25 million employees.

It was originally estimated that the initial amount of life insurance under this Government life insurance program would total some \$7-8 billion. The cost for the first full year of operation was expected to be about \$70 million, of which \$47 million would be paid by the employees and \$23 million by the Government. The most recent information indicates, however, that initially a lower percentage of employees have filed waivers of their right to insurance than was anticipated, with the result that the original estimates may have been on the low side.

Coverage

The act covers appointive and elective officers and employees of the legislative, judicial, and executive branches of the United States Government, including corporations owned or controlled by the Government. It covers also the municipal employees of the District of Columbia (including teachers, policemen, and firemen).

Three groups are specifically excluded from coverage: (1) employees of those corporations under the supervision of the Farm Credit Administration, any member of which is elected or appointed by private interests; (2) noncitizen employees whose

place of duty is outside the 48 States or the District of Columbia; and (3) commissioned officers and enlisted personnel on active duty in or with the Army, Navy, Air Force, Marine Corps, or Coast Guard of the United States who have indemnity coverage under the Servicemen's Indemnity Act of 1951. The act permits other exclusions under regulations prescribed by the Civil Service Commission. While these exclusions may apply to seasonal, part-time, or short-term employees, they need not be limited to these types; they may not, however, be based on the hazardous nature of employment.

Regulations issued by the Commission on August 26, 1954, added the following exclusions to the three stated in the law:

"4. Employees serving under appointments limited to one year or less.

"5. Seasonal or emergency employees whose employment is of uncertain or purely temporary duration or who are employed for brief periods at intervals.

"6. Part-time, when-actually-employed, or intermittent employees having no regular tour of duty.

"7. Employees whose salary, pay or compensation on an annual basis is \$12 a year or less.

"8. Member or patient employees in Government hospitals or homes.

"9. Employees paid on a contract or fee basis.

"10. Employees paid on a piecework basis, except those whose work schedule provides for regular or full-time service.

"11. Employees serving in cooperation with non-Federal agencies who are paid in whole or in part from non-Federal funds.

"12. Employees whose duties involve the security of the United States and preclude their identification as employees of the Federal Government.

"13. Retired employees reemployed under conditions not terminating

their title to annuities." (Such an employee, of course, retains any insurance he may have had as a retired employee.)

Final determination of the applicability of these regulations to specific employees is left with the Commission.

The effective date of the insurance, as determined by the Commission, was the first day of the first pay period beginning after August 28, 1954 (for most people August 29). Unless he filed a Waiver of Life Insurance Coverage (Standard Form 53), an employee was automatically covered if on August 29 he was on the payroll or in nonpay status that had not extended continuously for 12 months on the date preceding the effective date. Thus, an eligible person retiring at the end of August was insured. Those retired before the effective date of the insurance were not covered.

A new employee will be insured on the first day he is in pay status unless he files a waiver. An eligible employee returning to pay status after leave without pay for a continuous period of more than 12 months is automatically insured unless he files a waiver before his return. The insurance for an employee terminates at the end of 12 months of leave without pay, but there is a 31-day extension of the life insurance.

A participant may at any time cancel his insurance by filing a Waiver of Life Insurance Coverage—the same form that is used in an initial waiver. Insurance will cease at the end of the pay period in which the form is received in the employing office. Under Commission regulations, employees who initially waive coverage and those who elect to withdraw from coverage may later cancel the waiver provided (a) the employee is under age 50, (b) at least 1 year has elapsed since the effective date of the waiver, and (c) satisfactory evidence of insurability is furnished.

*Division of the Actuary, Office of the Commissioner.

Amount and Type of Insurance

For participants under age 65, the amount of life insurance is equal to the annual compensation, raised to the next higher \$1,000, up to a maximum of \$20,000. An employee earning \$4,200, for example, will be insured for \$5,000. After attainment of age 65, the insurance will be for the amount in force at age 65 reduced by 2 percent for each elapsed month to a minimum prescribed by the Commission; this minimum may not be less, however, than 25 percent of the amount in force at age 65.

Those who are past age 65 when they become insured have the same amount of life insurance that would be in force had they been insured at age 65; that is, their insurance is reduced 2 percent for each elapsed month since attainment of age 65. The reduction for persons over age 65 on the effective date is applied to the amount of the annual compensation as of that date. For those who become insured after age 65 and who had been eligible at age 65, the basis is the lesser of the present compensation or the compensation at age 65.

Life insurance ceases 31 days after the termination of employment except for those entitled to (a) disability annuities or (b) immediate service annuities after 15 years of creditable civilian service. An "immediate annuity" is defined in the regulations as one that begins to accrue not later than 1 month following separation from service. A terminating employee may elect within the 31-day period to convert a part or all of his life insurance to an individual policy at attained age without a medical examination. The group life insurance is term insurance only, and there is no cash surrender value available upon termination or, for that matter, at any time. The life insurance of a retired employee eligible for continuation of insurance is not reduced until the end of the month following the month in which he reaches age 65.

Group accidental death and dismemberment insurance equal in amount to the life insurance is provided, subject to the conditions and limitations of the policies purchased by the Commission. For accidental death before retirement, the amount payable to the beneficiary is thus

twice the amount of life insurance in force. Payment equal to one-half the amount of the accidental death insurance is provided for the loss of one hand or one foot, or the loss of the sight of one eye, with no reduction in the amount of life insurance. For the loss of two or more such members, an amount equal to the full amount of life insurance in force is payable. The aggregate amount payable for any one accident under the accidental death and dismemberment insurance may not exceed the total amount of life insurance in force. As noted above, life insurance continues in force for retired employees under certain conditions, but the accidental death and dismemberment insurance will be canceled on retirement. The latter form of insurance is continued for participating employees who remain in service after age 65, but it is reduced by the same percentage as is the life insurance.

Each participant will receive a certificate setting forth the benefits and stating to whom they shall be payable and to whom claims shall be submitted. It also contains a general summary of the provisions.

The Civil Service Commission will protect the rights of separated or retired employees now insured through an association of Federal employees, provided the association terminates all its life insurance agreements with the employees and turns over assets sufficient (if possible) to cover the liabilities assumed by the Commission. These separated or retired persons will be allowed to continue their present insurance under the new program at their present premium rates; this arrangement may not apply to persons who were first insured after 1953. For employees still in service, the association insurance will presumably be replaced by the new group insurance, for the legally determined amount, unless the employee elects not to participate. Associations may, of course, continue under the present arrangements if they wish.

Beneficiaries

Employees may designate a beneficiary or beneficiaries to receive death benefits. Such designation must be in writing and must be signed, witnessed by a disinterested person,

and received in the employing office (or, in the case of a retired employee, in the Civil Service Commission) before the death of the insured person. The designated beneficiary may be a person or persons or a firm, corporation, or legal entity other than an agency of the Federal Government or the Government of the District of Columbia; the proceeds may thus be left to an incorporated endowment fund. A change in beneficiary may be made without the consent of the beneficiary, but any change made through a will (and not made as prescribed above) will not be effective.

If there is no designated beneficiary, the order of payees is the same as in the Civil Service Retirement Act for lump-sum death payments: (1) widow or widower, (2) children, (3) parents, (4) estate, and (5) other next of kin.

It should perhaps be pointed out that an employee who has no relatives in the first three categories may wish to designate a beneficiary (or beneficiaries) even though such beneficiary might be entitled to the proceeds through his entitlement to the residue of the estate. If payable to the estate, the amount would, in most States, be included in determining the amount subject to inheritance tax, but it would not be included if there is a named beneficiary.

Because the designation of beneficiary is held by the employing agency or, for retired employees, by the Civil Service Commission, it is automatically canceled on the day the employee transfers to another agency or on the day he retires. A redesignation of beneficiaries must be filed with the new agency or, in the case of a retired employee, with the Commission.

Contributions

Employee contribution rates are to be determined by the Commission but may not exceed 25 cents biweekly per \$1,000 of life insurance. The initial rate has been placed at the maximum provided by the act. Contributions are made through payroll deductions and cease upon retirement or attainment of age 65, whichever is earlier. The contributions withheld are based upon the last amount of insurance in force during the pay period, and

withholdings are discontinued at the end of the pay period preceding the period in which the employee reaches age 65. No contributions are required from insured employees in nonpay status, but their insurance expires at the end of 12 months of continuous nonpay status.

"Free" life insurance is provided for employees retired for disability or those retired for other reasons under an immediate annuity after at least 15 years of credited civilian service and also for employees still in service after age 65.

The department or agency involved makes its contribution from the appropriations used for payment of compensation; the amount is to be determined by the Civil Service Commission, but it may not exceed half the amount paid by the employees. The initial employer rate has been placed at the maximum. In effect, although the Government may pay one-third of the aggregate cost of the program, it will bear little or none of the current cost for the young employees. Conversely, the Government contribution will meet a large part of the current cost for the older participants. All contributions are to be placed in a specific fund in the United States Treasury. The insurance premiums and the expenses of the Commission in administering the program will be paid from this fund.

The rates for the premiums to be paid to the life insurance companies will be determined by the Commission on a basis consistent with the lowest rates charged large employers for group life insurance. Provision is made for adjustment in premium rates for subsequent years based on the experience under the policies, in line with group life insurance practices. The Commission will set a maximum expense and risk allowance for the insurance companies. The excess of the premiums over these two items will be used to build up a contingency reserve. The Commission will determine the maximum reserves to be permitted and any further excess is to be deposited in the Treasury fund.

It may be noted that the maximum Government contribution is \$3.25 annually per \$1,000 of life insurance on those employees who are contributing.

This contribution, with the maximum employee contribution of \$6.50 per \$1,000 of insurance for those contributing, will probably meet the administrative costs of the Commission and cover the net cost of the life insurance, including the "free" insurance, and of the accidental death and dismemberment insurance—at least until the time that the amount of "free" insurance is of considerable magnitude. Since persons who retired before the effective date of the act are not covered, the relative amount of "free" insurance will be very small at first and increase over the years. This rise, coupled with the probable increase in the age distribution of the insurance in force on the combined active and retired lives, may result in higher costs in the future. Since, however, the Commission has set the initial contribution rates at the maximum, the fund during the early years will probably build up a considerable surplus, which will be available to meet possible future deficits. The insurance is on a group 1-year term basis, with premiums to the insurance companies varying with the distribution of the insurance by attained ages of the participants. In general, under group life insurance plans jointly financed by employer and employee, the employee contribution rate is a definite amount (usually 60 cents a month) per \$1,000 of insurance, with the employer contributing the balance. The balance is a flexible amount determined by the age distribution of the amounts in force, by the experience of the group, and to some extent by the experience of all such groups insured by the carrier.

Individual Illustration

The following example shows how the new group life insurance plan operates for the individual who works beyond age 65, illustrating what happens at age 65 and thereafter with respect to the amount of life insurance and contributions.

Assume that Bill Jones, who will become age 54 on January 8, 1955, has had 10 years of credited service. (He was born on January 8, 1901, and will become age 65 on January 8, 1966.) His present salary is \$3,920 and is increased by \$125 on each May 1 of the years from 1955 through 1958. On

May 1, 1959, he is reclassified, and his salary is raised to \$5,060. He receives three regular annual increases, and on May 1, 1963, he is reclassified with a salary of \$5,500. Bill Jones remains in this classification until his retirement on December 31, 1969, shortly before he reaches age 69. During this period he receives regular increases of \$125 on May 1 of each year.

The amount of insurance is \$4,000 up to the pay period that includes May 1, 1955, when it is increased to \$5,000 in line with his salary of \$4,045. This amount is stationary until his salary is raised to \$5,060 upon his reclassification in 1959. The insurance at this point increases to \$6,000. Since his salary at age 65 is \$5,750, the insurance remains at \$6,000 until the end of February 1966 (the month following the month during which he reaches age 65). The monthly reduction, effective as of the end of February 1956, is \$120. Further regular salary increases that result in a salary of \$6,125 on May 1, 1968, and of \$6,250 on May 1, 1969, do not affect the amount of insurance. His insurance continues to be reduced by \$120 each month until, by March 1969, it amounts to \$1,560. At the end of that month the insurance is further reduced by \$60 to the minimum of \$1,500 (one-fourth of \$6,000) and is stationary thereafter.

The accidental death and dismemberment insurance continues in force until retirement (in this case until

Table 1.—Illustrative experience under Federal group life insurance for hypothetical employee who works beyond age 65

| Date | Age attained during month | | Assumed annual salary | Amount of life insurance | Employee bi-weekly contribution |
|------------------------------|---------------------------|--------|-----------------------|--------------------------|---------------------------------|
| | Years | Months | | | |
| 9/1/54..... | 53 | 8 | \$3,920 | \$4,000 | \$1.00 |
| 5/1/55..... | 54 | 4 | 4,045 | 5,000 | 1.25 |
| 5/1/59..... | 58 | 4 | 5,060 | 6,000 | 1.50 |
| 5/1/63..... | 62 | 4 | 5,500 | 6,000 | 1.50 |
| 1/1/66..... | 65 | 0 | 5,750 | 6,000 | 1.0 |
| 2/1/66..... | 65 | 1 | 5,750 | 6,000 | 0 |
| 3/1/66..... | 65 | 2 | 5,750 | 5,880 | 0 |
| 5/1/68..... | 67 | 4 | 6,125 | 2,760 | 0 |
| 3/1/69..... | 68 | 2 | 6,125 | 1,560 | 0 |
| 4/1/69..... | 68 | 3 | 6,125 | 1,500 | 0 |
| 5/1/69..... | 68 | 4 | 6,250 | 1,500 | 0 |
| 1/1/70 to date of death..... | 69 | 0 | (¹) | 1,500 | 0 |

¹ Assumes that pay period preceding the one in which January 8, 1966, falls ended in December.

² Worker retired.

almost age 69), but the amount decreases with the decrease in life insurance. Unlike life insurance, however, it ceases at retirement.

Table 1 shows the amount of life insurance held by Bill Jones and his weekly contributions on selected dates.

Insurance Carriers

The Commission is authorized to purchase from one or more companies, meeting specified requirements, a policy or policies to provide the proposed insurance benefits. To be eligible as a primary carrier, the company must (1) be licensed to write life and accidental death and dismemberment insurance in each of the 48 States and the District of Columbia; and (2) have at least 1 percent of the total amount of employee group life insurance in the United States as of the most recent December 31 for which information is available.

Eight companies now meet these qualifications. At a meeting of representatives of these companies and of the Commission, it was decided that the administration would be simplified if one company became the insurer. The Metropolitan Life Insurance Co. was chosen for the role. A portion of the insurance will be reinsured by other life insurance companies. Any company with group life insurance of any type in force in the United States at the end of 1953 may participate as a reinsuring company. About 260 life insurance companies are initially eligible; in addition, the seven companies that qualify as insurers but are not thus participating qualify as reinsuring companies.

The formula for allocating the insurance both to the insurers and the reinsurers favors the smaller companies. It will take into account the amount of each company's group life insurance in force in the United States on December 31, 1953. In determining the proportions, 100 percent of the first \$100 million of group life insurance in a company will be taken into account; 75 percent of the next \$100 million; 50 percent of the third \$100 million; 25 percent of the fourth \$100 million; and 5 percent of any amount in excess of \$400 million. The resulting amount for each company will then be related to the

total resulting amount for all companies that elect to participate. Certain limitations are, however, specified:

(a) The amount to be allocated to any company is not to exceed 25 percent of the life insurance in force (all types) on United States lives carried by the company as of December 31, 1953.

(b) If, at the end of 1 year following the date of enactment, any company that had previously issued policies to an association of Federal Government employees has less allocated insurance (under the above formula) than the decrease in such company's insurance under these policies (because of the changeover to the new plan), the allocated amount shall be raised to the amount of decrease at the first reallocation. A reallocation is to be made at least every 3 years.

If all the companies writing group life insurance (about 270) elect to participate, the eight companies that now qualify as insuring companies and that had an aggregate of more than 83 percent of the total group life insurance in force in the United States at the end of 1953 will carry less than 41 percent of the insurance of the program. Approximately 235 companies (each with less than \$100 million of group life insurance on United States lives) with an aggregate amount equal to 3 percent of the total in force in the United States will be allocated about 20 percent of the life insurance of this program. In determining the allocation, less than 8 percent of the group life insurance in force in the eight companies would be taken into account, whereas 100 percent of that of the 235 companies would be used. The remaining companies (approximately 25) with about 14 percent of the group life insurance in force are eligible for about 40 percent—on the assumption, again, that all eligible life insurance companies participate.

Administration

The functions usually performed by the employer under group life insurance are being performed by the Civil Service Commission and by the employing agencies involved. In accordance with the act, the insuring company has set up a central admin-

istrative office known as the "Office of Federal Employees Group Life Insurance." An Advisory Council on Group Insurance—consisting of the Secretary of the Treasury as Chairman, the Secretary of Labor, and the Director of the Bureau of the Budget—is established by the act. The Council will review operations and advise the Commission on matters of policy. A committee of five insured employees to advise on matters of concern to employees will be appointed by the Chairman of the Civil Service Commission.

The Commission has general responsibility for the program and will handle all arrangements with the insurance companies. It will issue regulations from time to time regarding matters left to its determination. The first regulations, issued on August 26, 1954, cover such points as eligibility, the effective date of the insurance, the current contribution rates of employees and their agencies, and rules regarding cessation and conversion of insurance, cancellation of waiver of coverage, and designation of beneficiary.

Some of the detailed work—such as keeping record of the amounts of life insurance on individual lives, amounts to be withheld from salaries, the date of cessation of withholding, and the beneficiary designation—is being performed by the various Government agencies.

Legislative History

President Eisenhower in a message to Congress on May 19, 1954, outlined "a plan of contributory group life insurance for Federal civilian employees." Following this message a bill was introduced in the Senate on May 24 as S. 3507, after which the Committee on Post Office and Civil Service held public hearings. A revised bill, S. 3681, was passed without amendments by the Senate on July 8 and by the House on August 3. It was signed by the President on August 17, 1954.

Under S. 3507 the employee contributions were to be payable until retirement. The 15-year service qualifying provision for continuation of insurance (without contributions) after retirement would apply to dis-

(Continued on page 22)

Notes and Brief Reports

Social Welfare Expenditures

Social welfare expenditures of all types under civilian public programs amounted to just under \$26 billion in the fiscal year 1952-53. While the total dollar expenditures for these purposes were more than \$1 billion higher than in the preceding year, they represented a slightly smaller proportion of the national income and of government expenditures for all purposes than they did in earlier years.

The largest proportionate increase during 1952-53—16 percent—was in social insurance payments. The expansion of coverage and the gradual maturing of old-age and survivors insurance have been responsible for most of the increase in social insurance payments since 1940.¹ This trend may be expected to continue for many years. Increases in benefit amounts made as a result of rising prices and wages were reflected in the year's expenditures under other social insurance programs as well as under old-age and survivors insurance.

Expenditures from public funds for civilian health and medical services other than services for veterans increased 8 percent. The largest proportionate increase was in funds for community health services, which in 1952-53 accounted for 35 percent of the total. Hospital construction expenditures decreased slightly compared with those for 1950-51 and 1951-52, and represented 15 percent of the total. Hospital and medical care, including expenditures under the maternal and child health programs, accounted for 50 percent. The amounts shown under health and medical services do not include about \$519 million spent for hospitalization and medical care under workmen's compensation, public assistance, vocational rehabilitation, and the California temporary disability insurance program, which are included in the expenditures shown for those programs. A detailed

breakdown of the \$519 million can be obtained from table 3, page 35, in the September 1954 BULLETIN. Expenditures for veterans' health and medical services in 1952-53 amounted to \$737 million, bringing to about \$4

billion total public expenditures for health and medical services—other than expenditures by the military and the Atomic Energy Commission.

Expenditures for public aid and for education increased about 6 percent from 1951-52 to 1952-53. The amount spent under the veterans' program decreased 10 percent, re-

Table 1.—Social welfare expenditures in the United States under civilian public programs, fiscal years 1950-51 through 1952-53¹

[In millions]

| Program | 1952-53 | 1951-52 | 1950-51 |
|--|------------|------------|------------|
| Total | | | |
| Total..... | \$25,955.0 | \$24,633.7 | \$23,608.5 |
| Social insurance..... | 6,589.6 | 5,663.8 | 4,761.6 |
| Public aid ² | 2,727.4 | 2,584.1 | 2,584.9 |
| Health and medical services ³ | 2,835.9 | 2,616.7 | 2,396.2 |
| Other welfare services ⁴ | 708.3 | 695.1 | 533.0 |
| Education..... | 8,872.4 | 8,353.8 | 7,826.7 |
| Veterans' programs ⁵ | 4,221.4 | 4,720.1 | 5,506.1 |
| From Federal funds | | | |
| Total..... | \$10,406.6 | \$9,848.8 | \$9,638.3 |
| Social insurance..... | 4,198.2 | 3,332.3 | 2,712.6 |
| Old-age and survivors insurance..... | 2,716.9 | 2,067.0 | 1,568.5 |
| Railroad retirement..... | 465.1 | 390.7 | 321.0 |
| Public employee retirement..... | 664.9 | 586.9 | 555.9 |
| Unemployment insurance and employment service..... | 204.5 | 195.3 | 177.8 |
| Railroad unemployment insurance..... | 57.8 | 26.3 | 28.3 |
| Railroad temporary disability insurance..... | 45.4 | 27.7 | 28.9 |
| Workmen's compensation..... | 43.6 | 38.3 | 32.1 |
| Public aid ² | 1,361.0 | 1,210.7 | 1,189.6 |
| Health and medical services ³ | 341.7 | 350.4 | 320.8 |
| Other welfare services ⁴ | 126.0 | 124.3 | 117.3 |
| Education..... | 272.4 | 253.8 | 126.7 |
| Veterans' programs ⁵ | 4,107.3 | 4,577.3 | 5,171.4 |
| Pensions and compensation ⁶ | 2,467.7 | 2,195.0 | 2,120.8 |
| Readjustment allowances..... | 5.7 | 7.0 | 11.0 |
| Health and medical services ⁷ | 737.4 | 764.8 | 691.1 |
| Education..... | 704.6 | 1,382.2 | 2,020.5 |
| Welfare and other ⁸ | 197.1 | 234.7 | 328.1 |
| From State and local funds | | | |
| Total..... | \$15,548.4 | \$14,784.9 | \$13,970.2 |
| Social insurance..... | 2,391.4 | 2,331.5 | 2,049.0 |
| Public employee retirement..... | 460.0 | 414.0 | 367.0 |
| Unemployment insurance and employment service..... | 912.9 | 991.8 | 872.7 |
| State temporary disability insurance..... | 198.1 | 178.0 | 139.6 |
| Workmen's compensation ⁹ | 820.4 | 747.7 | 669.7 |
| Public aid ² | 1,366.3 | 1,373.4 | 1,395.2 |
| Health and medical services ³ | 2,494.3 | 2,266.3 | 2,075.5 |
| Other welfare services ⁴ | 582.3 | 570.9 | 415.7 |
| Education..... | 8,600.0 | 8,100.0 | 7,700.0 |
| Veterans' programs..... | 114.1 | 142.8 | 334.7 |

¹ Data represent expenditures from public funds (general and special) and trust accounts, and other expenditures under public law; exclude transfers to such accounts and loans; include administrative expenditures unless otherwise noted. Fiscal years ended June 30 for Federal Government, most States, and some localities; for other States and localities fiscal years cover various 12-month periods ended in the specified year.

² Old-age assistance, aid to dependent children, aid to the blind, aid to the permanently and totally disabled, and, from State and local funds, general assistance.

³ Includes hospital construction and medical research; excludes health and medical services provided in connection with veterans' programs, public education, public aid, workmen's compensation, and vocational rehabilitation (included in total expenditures shown for those programs); also excludes medical expenditures of the Military Establishment and the Atomic Energy Commission and

those provided subordinate to the performance of other functions, such as those of the Civil Aeronautics Authority.

⁴ Represents vocational rehabilitation, child welfare services, school lunch program, and institutional care.

⁵ Excludes Federal bonus payments, appropriations to Government life insurance trust fund, and accounts of several small revolving funds.

⁶ Includes burial awards.

⁷ Includes hospital construction.

⁸ Vocational rehabilitation, specially adapted homes and automobiles for disabled veterans, counseling, beneficiaries' travel, loan guaranty, and domiciliary care.

⁹ Represents payments by private insurance carriers, State funds, and self-insurers of benefits payable under State law and estimated costs of State administration. Administrative costs of private insurance carriers and self-insurers not available.

¹ For data for earlier years, see the Bulletin for February 1953, page 14.

Table 2.—Social welfare expenditures under civilian public programs in relation to gross national product, fiscal years 1950-51 through 1952-53

| Program | Social welfare expenditures as percent of gross national product | | |
|----------------------------------|--|---------|---------|
| | 1952-53 | 1951-52 | 1950-51 |
| Total..... | 7.2 | 7.3 | 7.6 |
| Social insurance..... | 1.8 | 1.7 | 1.5 |
| Public aid..... | .8 | .8 | .8 |
| Health and medical services..... | .8 | .8 | .8 |
| Other welfare services..... | .2 | .2 | .2 |
| Education..... | 2.5 | 2.5 | 2.5 |
| Veterans' programs..... | 1.2 | 1.4 | 1.8 |

reflecting primarily the continued tapering off of the educational benefits program.

Social welfare expenditures under civilian public programs in 1952-53 accounted for about 25 percent of all government expenditures for all purposes; in 1950-51 they had represented 35 percent. Federal funds spent for social welfare took 10 percent of all Federal Government expenditures and 61 percent of State and local government expenditures for all purposes in 1952-53.

Table 3.—Per capita social welfare expenditures, fiscal years 1950-51 through 1952-53

| Program | 1952-53 | 1951-52 | 1950-51 |
|----------------------------------|----------|----------|----------|
| Total..... | \$167.58 | \$161.75 | \$156.35 |
| Social insurance..... | 42.55 | 37.19 | 31.53 |
| Public aid..... | 17.61 | 16.97 | 17.12 |
| Health and medical services..... | 18.31 | 17.18 | 15.87 |
| Other welfare services..... | 4.57 | 4.56 | 3.53 |
| Education..... | 57.29 | 54.85 | 51.83 |
| Veterans' programs..... | 27.26 | 31.00 | 36.46 |

As in the two previous years, about 60 percent of all social welfare expenditures under civilian public programs came from State and local funds and about 40 percent from Federal funds. Almost all the Federal funds other than those spent for veterans and for social insurance programs represented grants-in-aid to the States or localities. As a result about 68 percent of all social welfare expenditures were for programs administered by State or local governments.

Vocational Rehabilitation Act Amendments*

On August 3, President Eisenhower signed the Vocational Rehabilitation Amendments of 1954, which became Public Law No. 565. The amendments constituted the first major revisions in the vocational rehabilitation program since 1943.

The "disability freeze" provisions of the 1954 amendments to the Social Security Act established a relationship between the Bureau of Old-Age and Survivors Insurance and the State agencies concerned with vocational rehabilitation. For this reason the amendments to the Vocational Rehabilitation Act may be of particular interest to BULLETIN readers.

In January 1954 the President, in announcing his health proposals for the Nation, recommended to Congress that legislation be enacted to develop and expand vocational rehabilitation to the point where it would be able to provide rehabilitation services for most of those who become newly disabled, or newly eligible for services, each year. To do this, he proposed a 5-year program of expansion in which the State-Federal program would be restoring about 200,000 persons annually by 1959, instead of the 60,000 persons now being rehabilitated each year.

Congress held extended hearings on legislation to accomplish this purpose. In July the Vocational Rehabilitation Amendments of 1954 were passed without a dissenting vote and became law, with the President's signature, on August 3.

The new law retains the present program, both in level of operations and range of services authorized, as a foundation on which to base expansion. In addition, it opens up new areas of service and program development for which the public program had no authorization in the earlier legislation.

The old law provided for financing the program on an "open end" basis; the Federal Government was obligated to reimburse the States for all necessary expenditures for administration of the program and for coun-

seling and placing disabled clients in jobs, and for one-half the costs of the rehabilitation services provided. Thus, the Federal amount was dependent upon the amount of State expenditures.

The act as amended provides a completely different financing basis. Federal grants of three types are now authorized: (1) Grants for basic vocational rehabilitation services, for the principal purpose of continuing and expanding rehabilitation services and providing them to more people; (2) extension and improvement grants, to encourage a State to move into new areas of service not heretofore provided for the disabled or to expand the range of services, and to produce a broad and balanced program; (3) special project grants, to provide financial support for those projects that have promise of advancing vocational rehabilitation generally and contributing to new knowledge in the field, including research and training of personnel.

Each of the three types of grants is authorized on its own allotment and matching basis. Allotments for basic support of services are made on a variable grant basis—that is, on a formula of population weighted by per capita income squared. Such a formula has the effect of providing the highest allotment for the State having the least ability to finance its own program, and conversely, the lowest allotment for the State having the greatest financial resources. To ensure the uninterrupted operation of each State program while this new financing method is being introduced and operated, the act provides that no State will receive less in Federal funds through the basic support grant than it received in reimbursement for expenditures made during the fiscal year 1953-54—with the stipulation, of course, that the State contributes no less than it did in 1954. A formula likewise is introduced to establish the Federal share for each State for matching. While this amount varies from State to State, the provisions call for a maximum Federal share of 70 percent, a minimum of 50 percent, and a national "pivot" of 60 percent.

Grants for extension and improvement are allotted on the basis of

*Prepared in the Office of the Director, Office of Vocational Rehabilitation.

population, with a fixed Federal share of 75 percent and a stipulation that Federal participation in a particular project under this section of the act may not extend beyond 3 years.

Grants for special projects may be made on such conditions as the Secretary of Health, Education, and Welfare determines. Congress, in passing the supplemental appropriation act for the fiscal year 1954-55, included language requiring, however, that the State, or the grantee (in the case of other public or nonprofit organizations) shall contribute no less than \$1 for each two Federal dollars provided for the same purpose. Thus a 2-to-1 Federal-State matching relationship has been established for this year for special projects. The amendments also provide for a National Advisory Council on Vocational Rehabilitation to review all special projects and make recommendations.

Two of the most urgent problems confronting rehabilitation generally in this country may now be attacked by the public program as a result of the new provisions. One of these is the shortage of rehabilitation centers, workshops for the severely disabled, and special centers for the blind. In recent years, medical scientists and others have developed dramatic new ways of dealing with many of the severely disabling conditions, yet this knowledge so far has been put to use for only a comparative handful of the people who need it. A principal reason for this situation is the scarcity of rehabilitation centers in which the work may be carried out.

Public Law No. 565 now authorizes, as part of the overall operation of the program, Federal financial participation in grants for the alteration, expansion, equipment, and initial staffing of rehabilitation centers, including grants to either public or nonprofit voluntary agencies for this purpose. Through another law enacted this year—the Medical Facilities Survey and Construction Act (Public Law No. 482)—Federal support for the building of new rehabilitation centers is specifically provided for, with funds earmarked for that purpose. The amendments to the Vocational Rehabilitation Act also authorize support for workshops for

those disabled individuals who need work experience before entry into regular employment or for whom no other employment is possible.

Perhaps the most critical remaining need in rehabilitation is for well-trained personnel. Rehabilitation centers, public and private agencies, clinics, hospitals, and others are frequently impeded in trying to develop their rehabilitation programs because of personnel shortages. The new law authorizes Federal financial participation in the costs of traineeships for individuals and the introduction or expansion of curriculums in rehabilitation among universities and training institutions.

Certain other features of the law will be important for both the vocational rehabilitation program and for the many agencies and institutions that cooperate in its operation. It will now be possible, for example, to assist not only the blind but also other severely disabled persons to secure, equip, and operate vending stands and other small businesses. The former limit of 90 days on hospitalization of an individual disabled client is removed, as far as Federal participation is concerned. The Secretary of Health, Education, and Welfare or his designee is made responsible for planning and conducting studies, demonstrations, and investigations in relation to the abilities of the handicapped, their employment, and the like and for issuing reports on the results. The Secretary is also to make a study of existing programs for teaching and training homebound physically handicapped individuals and to report the results of the study and any recommendations for further action to Congress by the beginning of February 1955. The District of Columbia Rehabilitation Service, heretofore administered through the Office of Vocational Rehabilitation, is transferred to the District Government.

Two sections of Public Law No. 565 amend other existing laws as they relate to the rehabilitation of the handicapped. One of these increases from \$75,000 to \$225,000 the authorized appropriation for the President's Committee on Employment of the Physically Handicapped. The other adds to the Wagner-Peyser Act specific

language emphasizing the provision of counseling and placement services to handicapped persons by the State employment services.

Public Law No. 565 stresses the need for effective cooperation between the agencies that are in a position to help achieve the rehabilitation of a handicapped individual. The State plan of each vocational rehabilitation agency must include provisions for "cooperation by the State agency with, and the utilization of the services of, the State agency administering the State's public assistance program, and the Bureau of Old-Age and Survivors Insurance (Department of Health, Education, and Welfare) and of other Federal, State, and local public agencies providing services relating to vocational rehabilitation services. . . ."

The law provides for further cooperation among Federal agencies in promoting employment opportunities for the handicapped by establishing a formal relationship for this purpose between the Secretaries of Labor and of Health, Education, and Welfare and the Chairman of the President's Committee on Employment of the Physically Handicapped.

New opportunities were opened for further development of the Randolph-Sheppard vending-stand program for the blind. Previously, the law provided that certain preference be given the blind in connection with the operation of stands in Federal buildings. This authority now is extended to all Federal property. To carry out the intent of this provision, the amendments state that ". . . the head of each department or agency in control of the maintenance, operation, and protection of Federal property shall, after consultation with the Secretary, and with the approval of the President, prescribe regulations designed to assure such preference (including assignment of vending machine income to achieve and protect such preference) for such licensed blind persons without unduly inconveniencing such departments and agencies or adversely affecting the interests of the United States." Certain other changes affecting the ownership of equipment, the setting aside of funds for purposes common to all phases of a State program, and the like were included.

Recent Publications*

Social Security Administration

BUREAU OF PUBLIC ASSISTANCE. DIVISION OF PROGRAM STATISTICS AND ANALYSIS. *Assistance Payments Under State-Federal Programs, September 1953*. Washington: The Bureau, Apr. 1954. 17 pp. Processed. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. *Juvenile Court Statistics, 1950-52*. (Statistical Series, No. 18.) Washington: The Bureau, 1954. 20 pp. Processed.

A presentation in graphic form. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. *Selected Child Welfare Expenditures by State and Local Public Welfare Agencies, 1952*. (Statistical Series, No. 19.) Washington: The Bureau, 1954. 17 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

General

CHAMBERS, ROSALIND. "Social Security in Some English-Speaking Countries." *Social Service Review*, Chicago, Vol. 28, June 1954, pp. 196-202. \$1.75.

INTERNATIONAL LABOR OFFICE. *Report of the Director-General*. (International Labor Conference, Thirty-seventh Session, Geneva, 1954, Report I.) Geneva: The Office, 1954. 144 pp. \$1.

Includes a survey of economic developments, social policy, and social trends and a discussion of the problem of inadequate housing for workers.

"Social Insurance Developments in Switzerland." *Industry and Labour*, Geneva, Vol. 11, June 1, 1954, pp. 500-503. 25 cents.

"Social Security in the Netherlands." *Industry and Labour*, Geneva, Vol. 11, June 1, 1954, pp. 496-500. 25 cents.

*Prepared in the Departmental Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

"Social Welfare in the Philippines." *Industry and Labour*, Geneva, Vol. 11, May 15, 1954, pp. 443-445. 25 cents.

U. S. DEPARTMENT OF AGRICULTURE. LIBRARY. *Agricultural Labor in the United States, 1943-52: A Selected List of Annotated References*. (Library List 61.) Washington: The Library, Mar. 1954. 170 pp. Processed.

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. *Consumer Cooperatives in the United States: Recent Developments*. (Bulletin No. 1158.) Washington: U. S. Govt. Print. Off., 1954. 31 pp. 30 cents.

Includes data on credit unions and medical care cooperatives.

Retirement and Old Age

ADKINS, WILLIAM G., and MOTHERAL, JOE R. *The Farmer Looks at His Economic Security: A Study of Provisions Made for Old Age by Farm Families in Wharton County, Texas*. (Bulletin No. 774.) College Station: Texas Agricultural Experiment Station, 1954. 29 pp.

A companion study to those made in Connecticut and Wisconsin. All three reports were made in cooperation with the U. S. Department of Agriculture.

ARTHUR, JULIETTA K. *How to Help Older People: A Guide for You and Your Family*. Philadelphia: J. B. Lippincott Co., 1954. 500 pp. \$4.95. Considers especially the questions of living arrangements, financial aid, recreation, and health needs.

BENNETT, GEORGE K. "A Psychologist's View of Retirement Problems." *Industrial Medicine and Surgery*, Chicago, Vol. 23, May 1954, pp. 209-212. 75 cents.

COCHRAN, HOWE P. *Scientific Employee Benefit Planning: Pensions, Profit-sharing and Stock Bonuses*. Boston: Little, Brown and Co., 1954. 354 pp. \$9.

DEARING, CHARLES L. *Industrial Pensions*. Washington: Brookings Institution, 1954. 310 pp. \$3.75.

The social and economic problems of an aging population, the main forces in recent industrial pension developments, the structure and operation of pension plans, estimates of coverage, contributions, and financing.

FLORIDA. STATE IMPROVEMENT COMMISSION. RETIREMENT RESEARCH DIVISION. *Facts About Florida's Older Population*. (Research Report No. 4.) Tallahassee: The Commission, 1953. 41 pp.

Information on Florida's aging population—living arrangements, income, employment, health, community adjustment, recreation, and social security benefits.

LAIRD, LEE. "Planning Ahead for Retirement." *Personnel Journal*, Swarthmore, Pa., Vol. 33, June 1954, pp. 51-54. 75 cents.

Describes the program developed by the Standard Oil Company of California.

SCHOCK, NATHAN W., editor. *Problems of Aging: Transactions of the Fifteenth Conference, January 20, 21, and 22, 1953*. New York: Josiah Macy, Jr., Foundation, 1954. 213 pp. \$4.25.

U. S. EXECUTIVE OFFICE OF THE PRESIDENT. COMMITTEE ON RETIREMENT POLICY FOR FEDERAL PERSONNEL. *Retirement Provisions for Federal Personnel: The Relationships Between the Federal Staff Retirement Systems and the Old-Age and Survivors Insurance System*. (S. Doc. 89, 83d Cong., 2d sess., parts 2 and 3.) Washington: U. S. Govt. Print. Off., 1954. 2 vols.

Part 2 deals with the uniformed services retirement system, and part 3 considers the civil-service retirement system.

Public Welfare and Relief

BIERMAN, PEARL. "Medical Assistance Programs." *Social Service Review*, Chicago, Vol. 28, June 1954, pp. 186-195. \$1.75. A detailed discussion.

COOGAN, RUTH A. *Characteristics of Recipients of General Public Assistance During June 1952 and Duration of Assistance of These Recipients from January 1, 1943 to December 31, 1952*. Providence: Rhode Island Department of Social Welfare, Dec. 1953. 30 pp. Processed.

GEDDES, ANNE E. "Federal-State Fact-Finding and Research." *Social Service Review*, Chicago, Vol. 28, June 1954, pp. 146-152. \$1.75.

Explains why more fact-finding and research are needed in the public assistance programs.

HALE, MARK P. "Some Aspects of Federal-State Relations." *Social Service Review*, Chicago, Vol. 28, June 1954, pp. 126-136. \$1.75.

A study of Federal-State relations in public assistance that considers the role of the regional representative of the Bureau of Public Assistance and the use of the administrative review.

INTERNATIONAL CONFERENCE OF SOCIAL WORK. UNITED STATES COMMITTEE. *Promoting Social Welfare Through Self-Help and Cooperative Action in the United States. Report on the Theme of the Seventh International Conference of Social Work, Toronto, Canada—1954.* New York: Published for the Committee by American Association of Social Workers, 1954. 51 pp. Processed. \$1.

KONOPKA, GISELA. *Group Work in the Institution: A Modern Challenge.* New York: Whiteside, Inc., and William Morrow & Co., 1954. 304 p. \$4.50.

Analyzes the role of the professional group worker in institutions.

RESEARCH COUNCIL FOR ECONOMIC SECURITY. *18 Years of Public Assistance, 1936-1953.* (Publication No. 99.) Chicago: The Council, 1954. 43 pp. \$1.

Reviews the development of the public assistance programs and discusses their financing. Includes a bibliography.

STUDT, ELLIOT. "An Outline for Study of Social Authority Factors in Casework." *Social Casework*, New York, Vol. 35, June 1954, pp. 231-238. 50 cents.

UNIVERSITY OF PITTSBURGH. SCHOOL OF SOCIAL WORK. *Social Work Practice in the Medical and Psychiatric Setting. Institute Proceedings, June 1951.* Pittsburgh: University of Pittsburgh Press, 1954. 131 pp. Processed. \$1.75.

Maternal and Child Welfare

AUSUBEL, DAVID P. *Theory and Problems of Adolescent Development.*

New York: Grune & Stratton, 1954. 580 pp. \$10.

A reference book for professional workers.

BARRON, MILTON L. *The Juvenile in Delinquent Society.* New York: Alfred A. Knopf, 1954. 349 pp. \$5. Designed for use as a textbook in courses on juvenile delinquency and criminology.

COOGAN, RUTH A. *Some Characteristics of Families Receiving Aid to Dependent Children, June 1952, and Duration of Assistance Received by These Families from January 1, 1943-December 31, 1952.* Providence: Rhode Island Department of Social Welfare, Jan. 1954. 12 pp. Processed.

GLICK, SELMA J. "Spotting Potential Delinquents in the School." *Exceptional Children*, Washington, Vol. 20, May 1954, pp. 342-346 f. 40 cents.

HAGAN, HELEN R. "The Child-Caring Institution as a Casework Agency." *Child Welfare*, New York, Vol. 33, June 1954, pp. 3-9. 35 cents.

PADULA, HELEN. "Some Thoughts About the Culture of Social Work." *Journal of Psychiatric Social Work*, New York, Vol. 23, 1954, pp. 172-176. \$1.25.

OSBORN, PHYLLIS R. "Aid to Dependent Children—Realities and Possibilities." *Social Service Review*, Chicago, Vol. 28, June 1954, pp. 153-172. \$1.75.

Appraises what has been accomplished in aid to dependent children and discusses current criticisms and some of the possibilities for improvement.

PECK, HARRIS B., and BELLSMITH, VIRGINIA. *Treatment of the Delinquent Adolescent: Group and Individual Therapy with Parent and Child.* New York: Family Service Asso-

ciation of America, 1954. 147 pp. \$2.

The authors, from their experiences in a children's court clinic, describe problems encountered in treating delinquents and some of the ways in which these problems may be met.

WILTSE, KERMIT T. "Social Casework Services in the Aid to Dependent Children Program." *Social Service Review*, Chicago, Vol. 28, June 1954, pp. 173-185. \$1.75.

Health and Medical Care

COMMISSION ON FINANCING OF HOSPITAL CARE. *Financing Hospital Care in the United States, Recommendations of the Commission . . .* Chicago: The Commission, 1954. 56 pp. \$1.

A summary report that includes the principles underlying the Commission's recommendations, and the highlights of the three study reports, which are scheduled for later publication.

MICHEL, CLEMENT. "Long-Sickness Insurance in the French Social Security System." *Bulletin of the International Social Security Association*, Geneva, April 1954, pp. 115-124. \$2.50 a year.

STARK, MARY H. "A Social Worker as a Member of a Medical Teaching Staff." *Social Casework*, New York, Vol. 35, June 1954, pp. 245-252. 50 cents.

TAYLOR, MALCOLM G. "Social Assistance Medical Care Programs in Canada." *American Journal of Public Health and the Nation's Health*, New York, Vol. 44, June 1954, pp. 750-759. \$1.

TENNANT, MARION A. "Psychiatric Social Work in a Private Mental Hospital." *Journal of Psychiatric Social Work*, New York, Vol. 23, June 1954, pp. 234-241. \$1.25.

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-54
(In thousands; data corrected to Sept. 13, 1954)

| Year and month | Total | Retirement, disability, and survivor programs | | | | | | | | | | Unemployment insurance programs | | | | | |
|----------------------------------|-------------|---|---------------------------|---|--|------------------------------------|--|---|--|--|--------------------|---------------------------------|---|---------------------------------------|---|----------|--|
| | | Monthly retirement and disability benefits ¹ | | | | Survivor benefits | | | | Temporary disability benefits ² | | State laws ¹⁰ | Railroad Unemployment Insurance Act ¹¹ | Veterans' legisla- tion ¹² | Rail- road Unem- ploy- ment Insurance Act ¹³ | | |
| | | Social Secu- rity Act | Rail- road Retirement Act | Civil Ser- vice Com- mis- sion ³ | Veterans Admin- istration ⁴ | Monthly | | | | Lump-sum ⁷ | | | | | | | |
| | | | | | | Social Secu- rity Act ⁵ | Rail- road Retirement Act ⁶ | Civil Ser- vice Com- mis- sion ⁷ | Veter- ans Admin- istration ⁸ | Social Secu- rity Act | Other ⁹ | | | | | | |
| Number of beneficiaries | | | | | | | | | | | | | | | | | |
| 1953 | | | | | | | | | | | | | | | | | |
| July..... | | 3,937.8 | 372.0 | 190.4 | 2,516.0 | 1,699.8 | 158.1 | 51.1 | 1,090.9 | 46.0 | 12.4 | 34.5 | 28.1 | 675.0 | 30.1 | 21.7 | |
| August..... | | 3,992.1 | 374.5 | 192.4 | 2,523.3 | 1,712.5 | 158.4 | 51.8 | 1,092.1 | 41.1 | 11.5 | 34.4 | 33.4 | 678.7 | 32.3 | 23.4 | |
| September..... | | 4,040.6 | 375.5 | 194.3 | 2,530.1 | 1,728.1 | 159.0 | 52.5 | 1,092.4 | 35.4 | 11.4 | 34.1 | 36.0 | 651.4 | 29.1 | 26.3 | |
| October..... | | 4,090.2 | 376.8 | 195.9 | 2,538.5 | 1,747.0 | 159.8 | 53.5 | 1,089.5 | 44.0 | 11.6 | 34.1 | 33.9 | 655.9 | 24.9 | 30.1 | |
| November..... | | 4,143.5 | 378.8 | 197.5 | 2,544.4 | 1,762.6 | 160.7 | 54.2 | 1,089.1 | 39.0 | 11.3 | 34.8 | 34.4 | 808.6 | 31.5 | 40.6 | |
| December..... | | 4,199.8 | 381.4 | 199.2 | 2,552.3 | 1,781.6 | 161.7 | 52.8 | 1,095.0 | 42.1 | 11.1 | 34.3 | 36.3 | 1,124.5 | 47.1 | 68.9 | |
| 1954 | | | | | | | | | | | | | | | | | |
| January..... | | 4,253.4 | 382.7 | 200.3 | 2,556.8 | 1,798.0 | 162.5 | 53.2 | 1,102.7 | 41.2 | 11.2 | 34.3 | 37.0 | 1,592.4 | 68.4 | 102.5 | |
| February..... | | 4,315.9 | 383.7 | 201.9 | 2,560.3 | 1,812.9 | 162.9 | 56.5 | 1,106.8 | 40.9 | 11.6 | 35.0 | 30.4 | 1,864.1 | 88.1 | 118.0 | |
| March..... | | 4,395.7 | 386.5 | 202.3 | 2,565.8 | 1,834.6 | 163.4 | 57.5 | 1,111.1 | 49.6 | 14.0 | 39.4 | 29.9 | 1,953.3 | 102.5 | 138.5 | |
| April..... | | 4,466.4 | 388.8 | 204.4 | 2,575.1 | 1,856.5 | 164.2 | 58.4 | 1,115.2 | 51.2 | 13.3 | 37.6 | 27.3 | 1,893.9 | 99.9 | 139.5 | |
| May..... | | 4,524.4 | 391.5 | 205.7 | 2,583.0 | 1,873.3 | 164.9 | 59.1 | 1,116.8 | 44.2 | 11.8 | 36.1 | 23.4 | 1,849.6 | 93.2 | 163.7 | |
| June..... | | 4,577.5 | 392.6 | 207.3 | 2,590.4 | 1,891.3 | 165.7 | 60.6 | 1,129.9 | 44.8 | 12.1 | 39.2 | 27.6 | 1,817.6 | 95.9 | 198.2 | |
| July..... | | 4,620.3 | 395.9 | 208.6 | 2,598.0 | 1,901.0 | 165.3 | 58.9 | 1,130.1 | 40.9 | 11.7 | 37.7 | 24.1 | 1,597.3 | 96.3 | 178.8 | |
| Amount of benefits ¹⁴ | | | | | | | | | | | | | | | | | |
| 1940..... | \$1,183,462 | \$17,150 | \$114,166 | \$62,019 | \$317,851 | \$6,371 | \$1,448 | ----- | \$105,696 | \$11,833 | \$12,267 | ----- | ----- | \$518,700 | ----- | \$15,961 | |
| 1941..... | 1,079,648 | 51,169 | 119,912 | 64,933 | 320,561 | 23,644 | 1,559 | ----- | 111,799 | 13,270 | 13,943 | ----- | ----- | 344,321 | ----- | 14,537 | |
| 1942..... | 1,124,361 | 76,147 | 122,806 | 68,115 | 325,265 | 39,523 | 1,603 | ----- | 111,193 | 15,005 | 14,342 | ----- | ----- | 344,084 | ----- | 16,268 | |
| 1943..... | 914,553 | 92,943 | 125,795 | 72,961 | 331,350 | 55,152 | 1,704 | ----- | 116,133 | 17,843 | 17,255 | \$2,857 | ----- | 79,643 | ----- | 9,617 | |
| 1944..... | 1,109,673 | 113,487 | 129,707 | 77,193 | 456,279 | 73,451 | 1,765 | ----- | 144,302 | 22,034 | 19,238 | 5,035 | ----- | 62,385 | \$4,215 | 682 | |
| 1945..... | 2,051,694 | 148,107 | 137,140 | 83,874 | 697,830 | 99,651 | 1,772 | ----- | 254,238 | 26,127 | 23,431 | 4,669 | ----- | 445,866 | 126,630 | 2,359 | |
| 1946..... | 5,140,174 | 222,320 | 149,188 | 94,585 | 1,268,984 | 127,933 | 1,817 | ----- | 333,640 | 27,851 | 30,610 | 4,761 | ----- | 1,094,850 | 1,743,718 | 39,917 | |
| 1947..... | 4,684,564 | 287,554 | 177,053 | 106,876 | 1,676,029 | 149,179 | 19,283 | ----- | 382,515 | 29,460 | 33,115 | 26,024 | \$11,368 | 776,165 | 970,542 | 39,401 | |
| 1948..... | 4,490,297 | 352,022 | 208,642 | 132,852 | 1,711,182 | 171,837 | 36,011 | \$918 | 413,912 | 32,315 | 32,140 | 35,592 | 30,843 | 793,265 | 510,167 | 28,599 | |
| 1949..... | 5,672,234 | 437,420 | 240,893 | 158,973 | 1,692,215 | 196,586 | 39,257 | 4,317 | 477,406 | 33,158 | 31,771 | 59,066 | 30,103 | 1,737,279 | 430,194 | 103,566 | |
| 1950..... | 5,286,020 | 651,409 | 254,240 | 175,787 | 1,732,208 | 276,945 | 43,884 | 8,409 | 491,579 | 32,740 | 33,578 | 89,259 | 28,099 | 1,373,426 | 34,653 | 59,804 | |
| 1951..... | 5,651,701 | 1,321,061 | 268,733 | 196,529 | 1,647,938 | 506,803 | 49,527 | 14,014 | 519,398 | 57,337 | 33,556 | 147,846 | 26,297 | 840,411 | 2,234 | 20,217 | |
| 1952..... | 6,452,932 | 1,539,327 | 361,200 | 225,120 | 1,722,225 | 591,504 | 74,085 | 19,986 | 572,983 | 63,298 | 37,251 | 167,665 | 34,689 | 998,267 | 3,539 | 41,793 | |
| 1953..... | 7,540,028 | 2,175,311 | 374,112 | 269,300 | 1,840,437 | 743,536 | 83,319 | 27,325 | 613,475 | 87,451 | 43,377 | 186,632 | 45,150 | 962,221 | 41,698 | 46,684 | |
| 1953 | | | | | | | | | | | | | | | | | |
| July..... | 597,795 | 176,244 | 30,085 | 22,415 | 154,676 | 60,116 | 6,606 | 2,292 | 52,335 | 7,897 | 3,584 | 4,062 | 3,077 | 69,175 | 3,322 | 1,909 | |
| August..... | 593,521 | 179,230 | 30,290 | 22,747 | 153,502 | 60,690 | 6,630 | 2,333 | 49,751 | 7,135 | 3,369 | 3,710 | 4,050 | 64,579 | 3,234 | 2,241 | |
| September..... | 598,571 | 181,788 | 30,368 | 23,088 | 153,951 | 61,394 | 6,666 | 2,355 | 50,179 | 6,140 | 3,630 | 3,882 | 4,267 | 65,300 | 3,042 | 2,021 | |
| October..... | 606,422 | 184,372 | 30,467 | 23,215 | 155,499 | 62,201 | 6,709 | 2,415 | 50,491 | 7,630 | 3,580 | 3,875 | 4,248 | 66,104 | 2,599 | 3,572 | |
| November..... | 624,487 | 187,174 | 30,637 | 23,400 | 154,207 | 62,883 | 6,759 | 2,413 | 52,595 | 6,753 | 3,794 | 3,781 | 4,116 | 78,979 | 3,093 | 3,903 | |
| December..... | 674,819 | 190,103 | 30,833 | 23,720 | 155,707 | 63,689 | 6,813 | 2,472 | 49,694 | 7,282 | 3,279 | 4,087 | 4,452 | 120,780 | 5,039 | 6,869 | |
| 1954 | | | | | | | | | | | | | | | | | |
| January..... | 723,319 | 193,087 | 30,934 | 23,761 | 155,920 | 64,412 | 6,856 | 2,502 | 52,075 | 7,160 | 3,386 | 3,768 | 4,156 | 158,418 | 6,588 | 10,296 | |
| February..... | 748,430 | 196,535 | 31,041 | 23,959 | 155,699 | 65,078 | 6,883 | 2,548 | 50,214 | 7,082 | 3,421 | 3,731 | 3,336 | 179,284 | 8,068 | 11,551 | |
| March..... | 804,247 | 200,703 | 31,305 | 24,249 | 157,558 | 65,983 | 6,919 | 2,598 | 51,630 | 8,580 | 4,039 | 4,960 | 3,792 | 215,650 | 10,817 | 15,464 | |
| April..... | 792,084 | 204,336 | 31,526 | 24,321 | 157,612 | 66,908 | 6,966 | 2,608 | 50,761 | 8,858 | 4,198 | 4,587 | 3,236 | 200,837 | 10,129 | 15,201 | |
| May..... | 774,260 | 207,399 | 31,751 | 24,527 | 157,347 | 67,672 | 7,002 | 2,645 | 51,269 | 7,734 | 3,522 | 4,248 | 2,845 | 185,601 | 8,956 | 11,742 | |
| June..... | 785,941 | 210,254 | 32,859 | 24,641 | 157,624 | 68,448 | 7,049 | 2,690 | 51,194 | 7,926 | 3,530 | 4,875 | 3,329 | 190,959 | 9,736 | 10,827 | |
| July..... | 760,974 | 212,596 | 33,120 | 24,905 | 157,765 | 68,896 | 7,049 | 2,736 | 49,996 | 7,180 | 3,559 | 4,720 | 2,685 | 167,980 | 9,885 | 7,962 | |

¹ Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

⁴ Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

⁵ Annuities to widows under joint and survivor elections and, beginning February 1947, survivor benefits—widow's, widower's (first paid December 1951), widow's current, parent's, and child's benefits.

⁶ Payments to widows, parents, and children of deceased veterans.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

⁹ First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (monthly data not available); and under the railroad program, July 1947. Excludes hospital benefits

in California; also excludes private plans in California and New Jersey except for calendar-year totals.

¹⁰ Represents average weekly number of beneficiaries.

¹¹ Represents average number of beneficiaries in a 14-day registration period.

¹² Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950. Number represents average weekly claims paid.

¹³ Payments: under the Social Security Act annual data represent Treasury disbursements and under the Railroad Retirement Act, amounts certified (for both programs monthly data for monthly benefits represent benefits in current-payment status); under the Railroad Unemployment Insurance Act, amounts certified; for Veterans Administration programs, except the readjustment allowance program, disbursements; under the State unemployment and temporary disability insurance laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act, checks issued; for civil service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1952-54

[In thousands]

| Period | Retirement, disability, and survivors insurance | | | Unemployment insurance | | |
|----------------|---|--|---------------------------------------|---|---|---|
| | Federal insurance contributions ¹ | Federal civil-service contributions ² | Taxes on carriers and their employees | State unemployment contributions ³ | Federal unemployment taxes ⁴ | Rail-road unemployment insurance contributions ⁵ |
| Fiscal year: | | | | | | |
| 1952-53..... | \$4,096,602 | \$744,646 | \$626,050 | \$1,367,806 | \$275,825 | \$25,066 |
| 1953-54..... | 4,889,923 | 455,721 | 602,703 | 1,246,230 | 274,978 | 27,781 |
| 1953 | | | | | | |
| July..... | 213,774 | 37,474 | 14,608 | 160,096 | 3,946 | 103 |
| August..... | 529,884 | 70,290 | 93,283 | 222,900 | 12,979 | 2,063 |
| September..... | 258,748 | 36,611 | 52,960 | 7,208 | 2,380 | 4,231 |
| October..... | 173,686 | 33,072 | 14,392 | 102,289 | 2,088 | 17 |
| November..... | 398,352 | 36,431 | 89,986 | 187,421 | 16,769 | 768 |
| December..... | 152,597 | 38,097 | 51,430 | 13,776 | -3,293 | 5,593 |
| 1954 | | | | | | |
| January..... | 84,670 | 36,320 | 12,765 | 64,165 | 8,552 | -2,161 |
| February..... | 609,224 | 44,208 | 85,049 | 143,236 | 189,235 | 862 |
| March..... | 597,809 | 35,230 | 49,068 | 8,476 | 18,653 | 5,200 |
| April..... | 284,915 | 24,069 | 5,525 | 132,866 | 3,284 | 125 |
| May..... | 777,733 | 33,439 | 87,468 | 195,905 | 18,773 | 1,160 |
| June..... | 508,529 | 36,415 | 46,168 | 7,893 | 1,600 | 7,507 |
| July..... | 218,264 | 60,722 | 7,694 | 126,538 | 1,563 | 425 |

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952, adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

² Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers temporary disability insurance.

⁶ Monthly data do not add to fiscal-year totals shown due to changes in Treasury accounts, effective Feb. 17, 1954. Fiscal-year totals as shown in the *Monthly Statement of Receipts and Expenditures for the U. S. Government for the Period . . . through June 30, 1954*.

⁷ Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

Table 3.—Total Federal cash income and outgo,¹ and amounts for programs under the Social Security Act, fiscal years 1951-52, 1952-53, and 1953-54

[In millions]

| Classification | 1951-52 | 1952-53 | 1953-54 |
|--|----------|----------|----------|
| Cash income or deposits ¹ | \$68,093 | \$71,326 | \$71,781 |
| Social security..... | 5,292 | 5,744 | 6,111 |
| Federal insurance contributions..... | 3,594 | 4,097 | 4,590 |
| Federal unemployment taxes..... | 259 | 276 | 275 |
| Deposits in unemployment trust fund ² | 1,439 | 1,371 | 1,246 |
| Other..... | 62,801 | 65,582 | 65,670 |
| Cash outgo or withdrawals ¹ | 67,956 | 76,388 | 71,933 |
| Social security..... | 4,476 | 5,203 | 6,659 |
| Administrative expenses, Social Security Administration ³ | 69 | 71 | 67 |
| Administrative expenses, Bureau of Employment Security, Department of Labor..... | 46 | 45 | 45 |
| Grants to States ⁴ | 1,395 | 1,504 | 1,670 |
| State withdrawals from unemployment trust fund..... | 1,000 | 913 | 1,617 |
| Old-age and survivors insurance benefit payments..... | 1,982 | 2,627 | 3,275 |
| Administrative expenses, Department of the Treasury ⁵ | 24 | 23 | 25 |
| Other..... | 63,480 | 71,185 | 65,274 |

¹ Represents flow of cash, exclusive of borrowed cash, into and out of the general fund and trust accounts of the Treasury. Beginning 1952-53, cash deposits and withdrawals on revised Treasury basis.

² Deposits by States of contributions collected under State unemployment insurance laws.

³ Includes administrative expenses of the Bureau of the Census in connection with searching census records for old-age and survivors insurance and expenses of Bureau of Old-Age and Survivors Insurance for preparation for construction of a building.

⁴ Excludes salaries and expenses for the Mexican farm labor program, beginning in 1951-52.

⁵ Grants for employment security administration (including employment offices), for old-age assistance, aid to the blind, aid to dependent children, and aid to the permanently and totally disabled and for maternal and child health and child welfare services.

⁶ In connection with old-age and survivors insurance.

Source: Total Federal cash income or deposits and outgo or withdrawals from *Treasury Bulletin*; trust fund operations from Treasury releases; other data from *Monthly Statement of Receipts and Expenditures of the U. S. Government* and from individual agencies.

Table 4.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-54

[In thousands]

| Period | Receipts | | Expenditures | | Assets | | | |
|---|--|--------------------------------|------------------|--------------------------------------|--|---|---|-------------------------------|
| | Net contribution income and transfers ¹ | Interest received ² | Benefit payments | Administrative expenses ³ | Net total of U. S. Government securities acquired ⁴ | Cash with disbursing officer at end of period | Credit of fund account at end of period | Total assets at end of period |
| Cumulative, January 1937-July 1954..... | \$30,766,680 | \$2,984,880 | \$13,051,623 | \$729,518 | \$19,409,864 | \$403,246 | \$157,309 | \$19,970,418 |
| Fiscal year: | | | | | | | | |
| 1952-53..... | 4,096,602 | 386,640 | 2,627,492 | 89,429 | 1,544,542 | 286,878 | 261,885 | 18,366,356 |
| 1953-54..... | 4,589,923 | 438,909 | 3,275,457 | 88,638 | 1,522,270 | 373,547 | 329,277 | 20,042,688 |
| 1953 | | | | | | | | |
| July..... | 213,774 | | 254,509 | 6,787 | 86,700 | 295,022 | 119,519 | 18,318,854 |
| August..... | 529,884 | | 254,714 | 7,367 | 63,400 | 308,292 | 310,652 | 18,586,638 |
| September..... | 258,748 | 10,917 | 256,811 | 6,692 | 71,594 | 329,341 | 224,172 | 18,592,801 |
| October..... | 173,686 | 14,818 | 260,989 | 6,838 | 39,341 | 328,778 | 106,069 | 18,513,476 |
| November..... | 398,352 | | 263,853 | 7,462 | 26,000 | 325,687 | 210,197 | 18,640,513 |
| December..... | 152,597 | 190,960 | 268,100 | 9,013 | 186,609 | 335,889 | 79,830 | 18,706,956 |
| 1954 | | | | | | | | |
| January..... | 84,670 | 268 | 269,613 | 6,554 | -146,000 | 336,739 | 33,750 | 18,515,727 |
| February..... | 609,224 | ⁵ 11,595 | 275,059 | 6,917 | 38,800 | 338,788 | 331,744 | 18,854,571 |
| March..... | 597,809 | 10,946 | 287,370 | 7,180 | 164,918 | 358,974 | 460,845 | 19,168,775 |
| April..... | 284,915 | 14,818 | 293,884 | 7,502 | 245,941 | 360,145 | 212,080 | 19,167,122 |
| May..... | 777,733 | | 293,969 | 7,447 | 229,000 | 370,317 | 449,226 | 19,643,440 |
| June..... | 508,529 | 196,182 | 296,585 | 8,878 | 515,967 | 373,547 | 329,277 | 20,042,688 |
| July..... | 218,264 | ⁵ 9,551 | 292,652 | 7,433 | 70,000 | 403,246 | 157,309 | 19,970,418 |

¹ For July 1940 to December 1950 equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201 (a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. For 1947-51 includes amounts appropriated to meet costs of benefits payable to veterans' survivors under the Social Security Act Amendments of 1946. Includes deduction to adjust for reimbursement to the general treasury of the estimated amount of taxes subject to refund on wages in excess of \$3,600 paid to employees who worked for more than 1 employer during the calendar year—\$33 million in December 1952 for 1951 taxes and \$40.5 million in September 1953 for 1952 taxes—in accordance with sec. 1401 (d) of the Internal Revenue Code.

² Includes interest transferred from the railroad retirement account under the financial interchange provision of the Railroad Retirement Act, as amended in 1951. See footnote 5.

³ Represents net expenditures for administration. Beginning November 1951,

adjusted for reimbursements to trust fund of small amounts for sales of supplies and services. Beginning October 1953, includes amounts for expenses of plans and preparations for construction authorized by P. L. 170, 83d Cong., 1st sess.

⁴ Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

⁵ Represents interest, transferred from the railroad retirement account, for the fiscal year 1952-53 on \$488 million and for the fiscal year 1953-54 on \$424.5 million—the estimated amount that would place the old-age and survivors insurance trust fund in the same position in which it would have been on June 30, 1952, if railroad employment had always been covered under old-age and survivors insurance, less offsets, for 1953-54, made under subparagraph (c) of section 5 (K) (2) of the Railroad Retirement Act, as amended in 1951.

Source: Daily Statement of the U. S. Treasury.

FEDERAL WORKERS' INSURANCE

(Continued from page 14)

ability annuitants as well as to service annuitants. Under the act as passed, all employee contributions cease at age 65, even though employment continues. Life insurance is continued on all disability annuitants, regardless of the number of years of service. The waiving of employee contributions for those remaining in service after age 65 may have been prompted by the administrative diffi-

culties involved in handling the monthly decrease in the amount of insurance after age 65 (especially since contributions are largely on a biweekly basis).

The original bill limited the reinsuring companies to those who were licensed to write group life and accidental death and dismemberment insurance in one or more States and to those who were carriers of life insurance for at least 25 employee groups. Through the removal of these restrictions in the final bill,

group life insurance covering outstanding loans was recognized in determination of eligibility, as well as in allocation of amounts. The number of qualified reinsuring companies was thus increased from about 85 to about 260 (excluding those eligible as insurers). A special provision in the law as enacted renders eligible as a reinsurer any fraternal benefit association, licensed under the laws of a State or the District of Columbia and issuing insurance on the lives of Federal employees only.

Table 5.—Status of the unemployment trust fund, by specified period, 1936-54

[In thousands]

| Period | Total assets at end of period | Net total of U. S. Government securities acquired ¹ | Unex-pended balance at end of period | State accounts | | | | Railroad unemployment insurance account ⁴ | | | |
|---|-------------------------------|--|--------------------------------------|----------------|-------------------|---------------------------|--------------------------|--|-------------------|------------------|---------------------------------------|
| | | | | Deposits | Interest credited | With-drawals ² | Balance at end of period | Deposits | Interest credited | Benefit payments | Balance at end of period ³ |
| Cumulative, January 1936-July 1954..... | \$8,857,210 | \$8,888,968 | \$18,242 | \$19,103,751 | \$1,889,201 | \$12,726,019 | \$8,266,934 | \$950,076 | \$191,180 | \$743,449 | \$590,275 |
| Fiscal year: | | | | | | | | | | | |
| 1952-53..... | 9,257,893 | 589,961 | 20,850 | 1,371,105 | 184,242 | 912,551 | 8,562,537 | 15,042 | 18,526 | 97,272 | 695,355 |
| 1953-54..... | 8,993,197 | -248,075 | 4,229 | 1,246,108 | 204,317 | 1,617,159 | 8,395,804 | 17,835 | 20,094 | 140,134 | 597,393 |
| 1953 | | | | | | | | | | | |
| July..... | 9,247,751 | -3,000 | 13,709 | 60,428 | 23 | 69,930 | 8,553,059 | 61 | 2 | 4,971 | 604,692 |
| August..... | 9,500,297 | 245,000 | 21,255 | 319,975 | | 62,430 | 8,810,605 | 1,238 | | 6,237 | 689,693 |
| September..... | 9,442,015 | -54,019 | 16,992 | 10,317 | 317 | 64,719 | 8,756,519 | 2,539 | 32 | 6,767 | 685,496 |
| October..... | 9,418,221 | -17,000 | 10,197 | 39,148 | 9,554 | 66,098 | 8,739,132 | 10 | 946 | 7,364 | 679,089 |
| November..... | 9,566,878 | 139,000 | 19,854 | 253,477 | | 97,777 | 8,894,832 | 410 | | 7,453 | 682,046 |
| December..... | 9,560,887 | -2,019 | 15,882 | 15,854 | 93,526 | 116,746 | 8,887,466 | 3,408 | 9,261 | 11,294 | 673,420 |
| 1954 | | | | | | | | | | | |
| January..... | 9,411,362 | -150,000 | 16,357 | 28,443 | 134 | 164,049 | 8,751,994 | 24 | 13 | 14,090 | 659,368 |
| February..... | 9,386,702 | -20,000 | 11,697 | 166,304 | 38 | 177,216 | 8,741,120 | 700 | 4 | 14,490 | 645,582 |
| March..... | 9,161,390 | -225,019 | 11,403 | 15,738 | 1,064 | 225,740 | 8,532,182 | 2,959 | 105 | 19,439 | 629,207 |
| April..... | 9,000,450 | -160,000 | 10,463 | 48,904 | 10,326 | 201,850 | 8,389,563 | 36 | 1,008 | 19,364 | 610,887 |
| May..... | 9,080,001 | 79,000 | 11,015 | 270,378 | 88 | 176,861 | 8,483,167 | 624 | 8 | 14,686 | 596,834 |
| June..... | 8,993,197 | -80,019 | 4,229 | 17,141 | 89,247 | 193,752 | 8,395,804 | 5,825 | 8,714 | 13,980 | 597,393 |
| July..... | 8,857,210 | -150,000 | 18,242 | 39,223 | 112 | 168,205 | 8,266,934 | 173 | 11 | 10,549 | 590,275 |

¹ Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

³ Includes withdrawals of \$79,169,000 for disability insurance benefits.

⁴ Beginning July 1947, includes temporary disability program.

⁵ Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

Table 6.—Old-age and survivors insurance: Monthly benefits in current-payment status¹ at the end of the month by type of benefit and by month, July 1953–July 1954, and monthly benefits awarded, July 1954
[Amounts in thousands; data corrected to Aug. 20, 1954]

| Item | Total | | Old-age | | Wife's or husband's | | Child's | | Widow's or widower's | | Mother's | | Parent's | |
|--|---------------|----------------|---------------|----------------|---------------------|--------------|---------------|--------------|----------------------|--------------|--------------|--------------|------------|------------|
| | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount |
| Monthly benefits in current-payment status at end of month: | | | | | | | | | | | | | | |
| 1953 | | | | | | | | | | | | | | |
| July..... | 5,637,603 | \$236,359.9 | 3,017,541 | \$152,570.1 | 836,219 | \$22,376.7 | 1,008,141 | \$30,696.0 | 506,390 | \$20,643.6 | 246,684 | \$9,128.8 | 22,628 | \$944.8 |
| August..... | 5,704,558 | 239,920.5 | 3,060,592 | 155,193.8 | 846,832 | 22,730.5 | 1,013,051 | 30,886.5 | 513,291 | 20,938.8 | 247,975 | 9,217.5 | 22,817 | 933.4 |
| September..... | 5,768,684 | 243,181.7 | 3,097,983 | 157,403.9 | 856,864 | 23,050.3 | 1,022,242 | 31,287.5 | 519,376 | 21,194.7 | 249,235 | 9,284.0 | 22,984 | 961.3 |
| October..... | 5,837,214 | 246,572.3 | 3,136,415 | 159,639.8 | 866,904 | 23,366.0 | 1,033,890 | 31,760.4 | 526,613 | 21,501.9 | 250,233 | 9,334.6 | 23,159 | 960.7 |
| November..... | 5,906,117 | 250,057.2 | 3,178,118 | 162,086.4 | 877,375 | 23,696.1 | 1,042,516 | 32,114.3 | 533,128 | 21,778.0 | 251,637 | 9,403.9 | 23,343 | 978.4 |
| December..... | 5,981,420 | 253,792.3 | 3,222,348 | 164,659.1 | 887,845 | 24,017.1 | 1,053,195 | 32,517.0 | 540,653 | 22,095.7 | 253,873 | 9,517.0 | 23,506 | 986.4 |
| 1954 | | | | | | | | | | | | | | |
| January..... | 6,051,322 | 257,498.6 | 3,263,993 | 167,270.6 | 898,432 | 24,366.1 | 1,062,232 | 32,874.7 | 547,319 | 22,375.1 | 255,728 | 9,619.8 | 23,618 | 992.3 |
| February..... | 6,128,845 | 261,613.7 | 3,313,294 | 170,301.2 | 910,061 | 24,748.3 | 1,070,567 | 33,204.3 | 553,758 | 22,646.7 | 257,407 | 9,714.2 | 23,758 | 999.1 |
| March..... | 6,230,244 | 266,685.5 | 3,375,914 | 173,949.0 | 925,204 | 25,217.9 | 1,082,747 | 33,662.9 | 562,261 | 23,007.9 | 260,223 | 9,851.6 | 23,895 | 1,006.3 |
| April..... | 6,322,934 | 271,243.8 | 3,430,714 | 177,109.4 | 938,946 | 25,646.9 | 1,094,953 | 34,102.8 | 570,974 | 23,369.3 | 263,225 | 9,997.8 | 24,122 | 1,017.6 |
| May..... | 6,397,697 | 275,072.0 | 3,476,640 | 179,808.7 | 949,554 | 25,989.3 | 1,103,499 | 34,448.7 | 578,461 | 23,684.5 | 265,292 | 10,116.6 | 24,251 | 1,024.1 |
| June..... | 6,468,777 | 278,702.0 | 3,519,415 | 182,334.4 | 959,077 | 26,302.0 | 1,111,874 | 34,769.8 | 586,306 | 24,015.9 | 267,720 | 10,249.5 | 24,385 | 1,030.4 |
| July..... | 6,521,373 | 281,492.7 | 3,554,250 | 184,416.6 | 966,846 | 26,557.9 | 1,114,916 | 34,903.7 | 591,746 | 24,242.7 | 269,115 | 10,336.2 | 24,500 | 1,035.6 |
| Monthly benefits awarded in July 1954..... | 77,266 | 3,573.6 | 41,141 | 2,327.9 | 12,605 | 367.0 | 12,527 | 404.9 | 6,594 | 274.2 | 4,203 | 190.7 | 196 | 9.0 |

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

Table 7.—Old-age and survivors insurance: Number of monthly benefits withheld, by reason for withholding payment and type of benefit,¹ June 30, 1954

[Corrected to Aug. 10, 1954]

| Reason for withholding payment ² | Total | Old-age | | | Wife's or husband's | | | | Widow's or widower's | Mother's | Parent's |
|--|----------------|----------------|----------------|---------------|---------------------|-------------------------|---------------------|------------|----------------------|---------------|------------|
| | | Total | Men | Women | Total | Wives, aged 65 and over | Wives, under age 65 | Husband's | | | |
| Total..... | 349,499 | 232,849 | 197,385 | 35,464 | 56,842 | 51,779 | 4,660 | 403 | 5,528 | 54,172 | 108 |
| Self-employment of beneficiary..... | 30,364 | 25,529 | 22,084 | 3,445 | 488 | 403 | 84 | 1 | 722 | 3,618 | 7 |
| Employment of beneficiary..... | 248,545 | 196,462 | 166,019 | 30,443 | 2,842 | 1,686 | 1,140 | 16 | 3,435 | 45,775 | 31 |
| Employment of old-age beneficiary on whose wages benefit is based..... | 44,069 | ----- | ----- | ----- | 44,069 | 41,305 | 2,452 | 312 | ----- | ----- | ----- |
| Self-employment of old-age beneficiary on whose earnings benefit is based..... | 7,152 | ----- | ----- | ----- | 7,152 | 6,706 | 386 | 60 | ----- | ----- | ----- |
| Failure to have care of an entitled child..... | 2,927 | ----- | ----- | ----- | 321 | ----- | 321 | ----- | ----- | 2,606 | ----- |
| Payee not determined..... | 1,765 | 1,233 | 1,023 | 210 | 191 | 181 | 8 | 2 | 203 | 127 | 11 |
| Administrative reasons..... | 14,677 | 9,625 | 8,259 | 1,366 | 1,779 | 1,498 | 269 | 12 | 1,168 | 2,046 | 59 |

¹ Data for child's benefits withheld are not available.

² As provided under section 203 of the amended act except for the reason "payee not determined" in which case benefit payments are accrued pending determination of guardian or appropriate payee.

Table 8.—Old-age and survivors insurance: Estimated¹ number and amount of monthly benefits in current-payment status² as of June 30, 1954, by type of benefit and by State

| State ³ | Total | | Old-age | | Wife's or husband's | | Child's | | Widow's or widower's | | Mother's | | Parent's | |
|---------------------|-----------|---------------|-----------|---------------|---------------------|--------------|-----------|--------------|----------------------|--------------|----------|--------------|----------|-------------|
| | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount |
| Total..... | 6,468,777 | \$278,701,958 | 3,519,415 | \$182,334,401 | 959,077 | \$26,301,969 | 1,111,874 | \$34,769,832 | 586,306 | \$24,015,886 | 267,720 | \$10,249,479 | 24,385 | \$1,030,391 |
| Alabama..... | 94,257 | 3,251,330 | 40,403 | 1,824,261 | 11,901 | 263,819 | 28,945 | 716,154 | 5,609 | 203,129 | 6,604 | 218,339 | 705 | 27,628 |
| Alaska..... | 3,525 | 136,301 | 1,975 | 95,651 | 195 | 4,568 | 1,139 | 29,186 | 71 | 2,701 | 139 | 3,837 | 6 | 258 |
| Arizona..... | 28,437 | 1,152,441 | 13,774 | 699,795 | 3,533 | 93,806 | 7,775 | 230,330 | 1,637 | 66,146 | 1,573 | 56,886 | 145 | 5,978 |
| Arkansas..... | 55,635 | 1,905,615 | 28,701 | 1,218,510 | 8,486 | 177,017 | 12,627 | 314,263 | 2,762 | 93,931 | 2,683 | 86,969 | 376 | 14,925 |
| California..... | 525,102 | 23,350,731 | 313,809 | 16,184,679 | 74,113 | 2,047,216 | 76,749 | 2,662,283 | 43,176 | 1,761,972 | 15,990 | 640,016 | 1,265 | 54,565 |
| Colorado..... | 53,169 | 2,196,498 | 29,478 | 1,456,205 | 8,009 | 207,285 | 9,601 | 297,313 | 3,951 | 157,272 | 2,013 | 73,650 | 117 | 4,773 |
| Connecticut..... | 109,905 | 5,340,398 | 62,704 | 3,592,122 | 17,118 | 526,720 | 12,584 | 467,111 | 13,716 | 596,972 | 3,340 | 141,487 | 353 | 15,986 |
| Delaware..... | 14,828 | 659,633 | 8,309 | 434,209 | 2,141 | 61,235 | 2,255 | 75,041 | 1,526 | 64,418 | 527 | 21,637 | 70 | 3,093 |
| Dist. of Col..... | 24,325 | 1,041,806 | 13,671 | 698,464 | 2,576 | 72,014 | 4,501 | 131,577 | 2,358 | 96,159 | 1,140 | 49,478 | 79 | 3,114 |
| Florida..... | 160,267 | 6,876,024 | 92,310 | 4,795,342 | 26,476 | 728,517 | 25,086 | 723,723 | 10,155 | 402,021 | 5,795 | 208,845 | 445 | 17,576 |
| Georgia..... | 96,312 | 3,283,471 | 41,435 | 1,832,110 | 10,539 | 236,814 | 30,741 | 758,632 | 6,166 | 223,274 | 6,750 | 206,432 | 681 | 26,209 |
| Hawaii..... | 14,830 | 575,606 | 7,388 | 365,586 | 1,589 | 38,367 | 4,238 | 113,023 | 692 | 26,668 | 877 | 30,071 | 46 | 1,891 |
| Idaho..... | 21,185 | 824,938 | 11,668 | 544,243 | 3,067 | 74,713 | 4,437 | 134,094 | 1,142 | 41,366 | 774 | 27,730 | 67 | 2,792 |
| Illinois..... | 390,613 | 17,873,812 | 218,698 | 11,820,182 | 58,428 | 1,689,210 | 57,376 | 2,016,413 | 41,029 | 1,722,002 | 13,622 | 562,144 | 1,460 | 63,861 |
| Indiana..... | 186,119 | 7,951,997 | 101,929 | 5,187,383 | 29,832 | 807,952 | 30,280 | 994,161 | 16,989 | 681,900 | 6,560 | 257,899 | 529 | 22,612 |
| Iowa..... | 95,484 | 3,851,564 | 55,108 | 2,620,984 | 16,335 | 412,044 | 13,315 | 416,228 | 7,557 | 286,449 | 2,934 | 106,179 | 235 | 9,680 |
| Kansas..... | 70,272 | 2,794,582 | 39,530 | 1,867,069 | 11,893 | 293,374 | 11,083 | 345,421 | 5,186 | 192,603 | 2,396 | 88,595 | 184 | 7,520 |
| Kentucky..... | 102,674 | 3,791,930 | 47,610 | 2,245,968 | 14,382 | 339,107 | 27,388 | 716,720 | 6,765 | 260,621 | 5,933 | 205,186 | 506 | 24,328 |
| Louisiana..... | 75,088 | 2,712,652 | 34,829 | 1,565,238 | 9,012 | 204,391 | 20,647 | 553,620 | 5,294 | 201,354 | 4,860 | 169,992 | 446 | 18,057 |
| Maine..... | 55,877 | 2,295,994 | 32,618 | 1,500,378 | 8,453 | 218,418 | 8,080 | 230,809 | 4,698 | 182,077 | 1,858 | 67,234 | 170 | 7,078 |
| Maryland..... | 80,566 | 3,846,874 | 47,114 | 2,402,369 | 11,638 | 324,074 | 16,765 | 547,460 | 9,420 | 387,042 | 4,230 | 169,447 | 399 | 16,482 |
| Massachusetts..... | 282,403 | 13,230,433 | 164,938 | 9,064,726 | 43,411 | 1,293,863 | 32,235 | 1,119,660 | 31,456 | 1,320,799 | 9,552 | 395,943 | 811 | 35,442 |
| Michigan..... | 280,641 | 13,038,598 | 147,810 | 8,266,445 | 43,948 | 1,311,189 | 48,995 | 1,741,682 | 27,759 | 1,194,617 | 11,390 | 491,200 | 739 | 33,465 |
| Minnesota..... | 113,947 | 4,851,444 | 65,785 | 3,301,307 | 18,079 | 484,903 | 16,771 | 531,285 | 8,969 | 364,566 | 4,042 | 156,514 | 301 | 12,869 |
| Mississippi..... | 45,783 | 1,458,559 | 20,518 | 844,587 | 5,642 | 113,141 | 13,863 | 315,535 | 2,191 | 75,136 | 3,107 | 91,878 | 462 | 18,282 |
| Missouri..... | 164,183 | 6,875,289 | 93,806 | 4,647,778 | 25,319 | 668,416 | 24,233 | 734,047 | 14,800 | 598,490 | 5,377 | 198,750 | 648 | 27,808 |
| Montana..... | 22,546 | 929,487 | 12,750 | 618,063 | 2,970 | 75,948 | 4,221 | 131,466 | 1,701 | 69,294 | 810 | 30,699 | 94 | 4,017 |
| Nebraska..... | 43,277 | 1,719,822 | 24,965 | 1,170,482 | 7,325 | 180,875 | 6,246 | 193,218 | 3,210 | 119,190 | 1,417 | 51,536 | 114 | 4,921 |
| Nevada..... | 6,358 | 273,764 | 3,762 | 186,433 | 591 | 15,490 | 1,392 | 47,623 | 365 | 14,974 | 224 | 8,307 | 24 | 937 |
| New Hampshire..... | 34,245 | 1,479,627 | 20,434 | 1,039,152 | 5,100 | 138,199 | 4,462 | 138,446 | 3,109 | 120,944 | 1,063 | 39,812 | 77 | 3,074 |
| New Jersey..... | 249,998 | 11,894,966 | 139,520 | 7,829,779 | 38,956 | 1,179,276 | 31,438 | 1,163,154 | 30,032 | 1,291,022 | 9,137 | 390,629 | 915 | 41,106 |
| New Mexico..... | 16,498 | 562,970 | 6,753 | 307,786 | 1,799 | 39,957 | 5,923 | 146,831 | 714 | 26,750 | 1,195 | 36,825 | 114 | 4,821 |
| New York..... | 731,990 | 33,784,723 | 427,965 | 23,041,473 | 108,727 | 3,167,775 | 87,419 | 3,069,568 | 78,717 | 3,293,397 | 26,471 | 1,094,267 | 2,691 | 118,243 |
| North Carolina..... | 107,586 | 3,717,898 | 44,893 | 2,046,651 | 12,281 | 278,133 | 34,566 | 864,116 | 7,144 | 255,392 | 8,057 | 248,767 | 645 | 24,839 |
| North Dakota..... | 12,105 | 443,198 | 6,634 | 292,882 | 1,787 | 41,077 | 2,432 | 64,783 | 622 | 22,472 | 584 | 20,160 | 46 | 1,824 |
| Ohio..... | 387,780 | 17,594,649 | 208,982 | 11,335,826 | 62,088 | 1,809,455 | 60,143 | 2,053,849 | 41,034 | 1,744,450 | 14,408 | 601,655 | 1,125 | 49,414 |
| Oklahoma..... | 70,002 | 2,645,237 | 36,435 | 1,669,150 | 10,337 | 241,462 | 15,550 | 449,729 | 4,095 | 154,167 | 3,325 | 119,836 | 260 | 10,893 |
| Oregon..... | 82,758 | 3,620,519 | 50,193 | 2,566,432 | 12,694 | 338,569 | 11,623 | 392,462 | 5,956 | 232,852 | 2,117 | 82,506 | 175 | 7,698 |
| Pennsylvania..... | 535,554 | 24,548,227 | 287,545 | 15,814,311 | 84,024 | 2,452,973 | 79,610 | 2,726,659 | 58,684 | 2,477,315 | 23,544 | 983,683 | 2,147 | 93,286 |
| Puerto Rico..... | 16,226 | 419,879 | 7,889 | 286,759 | 2,368 | 35,310 | 5,125 | 72,213 | 80 | 2,810 | 640 | 17,900 | 124 | 4,887 |
| Rhode Island..... | 47,563 | 2,204,975 | 28,031 | 1,527,385 | 7,353 | 213,301 | 5,162 | 177,076 | 5,356 | 219,811 | 1,523 | 61,234 | 138 | 6,168 |
| South Carolina..... | 56,082 | 1,856,634 | 21,093 | 959,708 | 5,514 | 124,426 | 20,901 | 495,258 | 3,456 | 123,980 | 4,726 | 138,016 | 392 | 15,246 |
| South Dakota..... | 16,524 | 630,324 | 9,198 | 419,665 | 2,621 | 63,283 | 3,000 | 86,162 | 1,040 | 38,328 | 632 | 21,476 | 33 | 1,410 |
| Tennessee..... | 95,796 | 3,373,807 | 44,544 | 1,981,400 | 12,465 | 275,096 | 26,000 | 667,804 | 6,171 | 227,285 | 5,958 | 106,111 | 658 | 26,111 |
| Texas..... | 212,706 | 7,931,781 | 101,065 | 4,640,539 | 28,268 | 658,555 | 56,311 | 1,636,929 | 13,703 | 519,310 | 12,396 | 436,868 | 963 | 39,580 |
| Utah..... | 23,988 | 977,708 | 11,186 | 567,580 | 3,684 | 97,046 | 6,043 | 191,775 | 1,753 | 70,511 | 1,243 | 47,365 | 79 | 3,431 |
| Vermont..... | 18,985 | 782,725 | 10,776 | 528,608 | 2,938 | 76,677 | 2,742 | 80,917 | 1,792 | 69,130 | 678 | 25,026 | 59 | 2,367 |
| Virgin Islands..... | 207 | 5,348 | 115 | 4,023 | 22 | 312 | 58 | 739 | 4 | 115 | 8 | 159 | 0 | 0 |
| Virginia..... | 106,472 | 4,026,313 | 49,354 | 2,367,168 | 13,605 | 334,075 | 28,406 | 767,443 | 8,075 | 314,352 | 6,397 | 218,084 | 635 | 25,191 |
| Washington..... | 124,252 | 5,558,604 | 74,752 | 3,911,423 | 19,032 | 522,230 | 17,074 | 582,269 | 9,836 | 379,936 | 3,344 | 134,653 | 214 | 9,093 |
| West Virginia..... | 92,132 | 3,693,702 | 41,259 | 2,141,905 | 13,405 | 342,318 | 25,183 | 722,362 | 5,917 | 237,841 | 5,865 | 228,858 | 503 | 20,418 |
| Wisconsin..... | 154,254 | 6,774,004 | 86,755 | 4,495,919 | 25,668 | 714,773 | 21,531 | 725,984 | 14,633 | 603,243 | 5,234 | 215,759 | 433 | 18,326 |
| Wyoming..... | 8,662 | 358,104 | 4,839 | 236,475 | 1,160 | 29,835 | 1,815 | 59,225 | 481 | 18,549 | 346 | 13,250 | 21 | 970 |
| Foreign..... | 39,804 | 1,724,443 | 21,720 | 1,182,033 | 6,150 | 163,370 | 5,789 | 146,001 | 3,552 | 145,691 | 2,222 | 71,100 | 371 | 16,248 |

¹ Estimates for each State are shown unrounded, for convenience in summation, and not because they are assumed to be accurate to the last digit.

² Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

³ Beneficiary's State of residence as of June 30, 1954.

Table 9.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, July 1954

[Corrected to Aug. 30, 1954]

| Region and State | Nonfarm place- ments | Initial claims ¹ | | Weeks of unemploy- ment covered by continued claims | | Compensated unemployment | | | | | Average weekly insured unem- ployment under State programs ⁴ |
|---------------------------|----------------------------|-----------------------------|---------|---|-----------|--|-------------------------------|--|---------------------------|------------------------------|--|
| | | Total | Women | Total | Women | All types of unemployment ² | | | Total unemployment | | |
| | | | | | | Weeks compen- sated | Benefits paid ³ | Average weekly number of bene- ficiaries | Weeks compen- sated | Average weekly payment | |
| Total..... | 438,514 | 1,334,951 | 544,591 | 8,090,068 | 3,221,595 | 7,028,015 | \$167,980,198 | 1,597,276 | 6,534,764 | \$24.65 | 1,861,852 |
| Region I: | | | | | | | | | | | |
| Connecticut..... | 6,771 | 34,595 | 18,547 | 151,232 | 83,974 | 124,811 | 3,281,236 | 28,366 | 118,169 | 27.02 | 35,296 |
| Maine..... | 2,395 | 6,609 | 3,084 | 41,742 | 22,180 | 37,091 | 673,837 | 8,430 | 33,089 | 19.10 | 9,873 |
| Massachusetts..... | 14,373 | 54,613 | 28,518 | 289,352 | 145,026 | 251,421 | 5,966,344 | 57,141 | 234,956 | 24.59 | 64,693 |
| New Hampshire..... | 1,698 | 5,946 | 3,209 | 40,898 | 24,019 | 34,636 | 692,961 | 7,872 | 31,323 | 20.94 | 9,465 |
| Rhode Island..... | 1,362 | 21,203 | 12,598 | 93,482 | 45,199 | 84,137 | 1,897,340 | 19,122 | 77,989 | 23.29 | 21,239 |
| Vermont..... | 1,118 | 1,417 | 597 | 12,417 | 6,980 | 12,686 | 269,451 | 2,883 | 11,525 | 22.22 | 2,936 |
| Region II: | | | | | | | | | | | |
| New Jersey..... | 11,598 | 76,933 | 42,772 | 378,364 | 205,003 | 369,443 | 10,303,736 | 83,964 | 342,117 | 28.44 | 86,622 |
| New York..... | 90,170 | 217,694 | 118,350 | 1,143,253 | 568,197 | 1,058,365 | 27,289,505 | 240,537 | 976,606 | 26.82 | 254,694 |
| Puerto Rico..... | 2,022 | 36 | 6 | 316 | 32 | | | | | | |
| Virgin Islands..... | 110 | 0 | 0 | 0 | 0 | | | | | | |
| Region III: | | | | | | | | | | | |
| Delaware..... | 598 | 2,494 | 852 | 13,418 | 5,014 | 12,827 | 270,996 | 2,915 | 12,168 | 21.59 | 3,040 |
| District of Columbia..... | 2,404 | 3,502 | 852 | 22,028 | 6,645 | 19,231 | 353,239 | 4,371 | 18,933 | 18.44 | 5,066 |
| Maryland..... | 6,378 | 26,234 | 9,520 | 140,578 | 48,258 | 132,582 | 3,251,103 | 30,132 | 123,474 | 25.12 | 31,767 |
| North Carolina..... | 11,320 | 43,591 | 19,996 | 209,832 | 101,788 | 208,694 | 3,559,579 | 47,430 | 191,956 | 17.68 | 51,502 |
| Pennsylvania..... | 15,204 | 165,420 | 59,208 | 1,025,496 | 304,351 | 903,462 | 23,026,053 | 205,332 | 828,768 | 26.52 | 234,588 |
| Virginia..... | 6,130 | 12,329 | 4,579 | 123,760 | 45,216 | 100,632 | 1,841,571 | 22,871 | 94,751 | 18.68 | 26,482 |
| West Virginia..... | 1,131 | 14,511 | 1,715 | 176,927 | 21,150 | 120,418 | 2,649,842 | 27,368 | 110,964 | 22.55 | 40,106 |
| Region IV: | | | | | | | | | | | |
| Alabama..... | 9,069 | 16,264 | 3,919 | 137,384 | 33,041 | 98,974 | 1,775,512 | 22,494 | 92,614 | 18.41 | 31,318 |
| Florida..... | 11,453 | 20,922 | 11,245 | 108,069 | 54,288 | 78,687 | 1,383,573 | 17,883 | 76,136 | 17.76 | 24,435 |
| Georgia..... | 11,354 | 20,254 | 8,249 | 149,690 | 69,847 | 122,253 | 2,271,919 | 27,785 | 110,239 | 19.28 | 34,036 |
| Mississippi..... | 7,291 | 10,019 | 2,834 | 78,551 | 22,934 | 54,488 | 990,069 | 12,384 | 49,618 | 18.78 | 17,288 |
| South Carolina..... | 7,226 | 14,796 | 7,303 | 91,066 | 38,623 | 77,170 | 1,384,418 | 17,539 | 72,534 | 18.47 | 19,740 |
| Tennessee..... | 8,736 | 20,141 | 8,537 | 218,172 | 88,921 | 200,766 | 3,795,798 | 45,629 | 190,217 | 19.09 | 48,664 |
| Region V: | | | | | | | | | | | |
| Kentucky..... | 3,910 | 15,363 | 4,159 | 196,543 | 48,923 | 164,636 | 3,530,852 | 37,417 | 152,496 | 22.04 | 44,627 |
| Michigan..... | 11,870 | 90,384 | 21,393 | 407,456 | 114,568 | 329,780 | 9,454,369 | 74,950 | 319,939 | 29.11 | 115,607 |
| Ohio..... | 17,347 | 58,101 | 17,719 | 418,594 | 146,022 | 379,141 | 10,641,798 | 86,168 | 356,220 | 28.80 | 95,047 |
| Region VI: | | | | | | | | | | | |
| Illinois..... | 15,071 | 73,848 | 28,029 | 649,598 | 299,152 | 547,980 | 13,436,144 | 124,541 | 507,053 | 25.46 | 148,109 |
| Indiana..... | 4,520 | 43,250 | 12,100 | 290,033 | 64,816 | 198,151 | 4,781,751 | 45,034 | 184,383 | 24.87 | 48,430 |
| Minnesota..... | 7,911 | 8,391 | 3,028 | 89,763 | 37,942 | 76,368 | 1,681,987 | 17,356 | 72,957 | 22.38 | 19,977 |
| Wisconsin..... | 15,403 | 15,731 | 5,735 | 108,882 | 42,918 | 96,429 | 2,711,154 | 21,916 | 88,875 | 28.56 | 24,788 |
| Region VII: | | | | | | | | | | | |
| Iowa..... | 6,372 | 5,031 | 2,428 | 31,838 | 16,941 | 27,162 | 560,310 | 6,173 | 23,853 | 21.80 | 7,274 |
| Kansas..... | 8,792 | 4,736 | 1,776 | 32,821 | 14,584 | 32,814 | 759,058 | 7,458 | 30,674 | 23.72 | 7,623 |
| Missouri..... | 8,487 | 22,133 | 9,177 | 170,764 | 73,937 | 149,774 | 3,141,371 | 34,040 | 141,170 | 21.68 | 38,881 |
| Nebraska..... | 4,836 | 2,294 | 1,374 | 12,356 | 7,030 | 11,201 | 251,834 | 2,546 | 10,517 | 23.23 | 2,814 |
| North Dakota..... | 2,783 | 213 | 97 | 1,590 | 776 | 1,493 | 32,179 | 339 | 1,164 | 23.10 | 371 |
| South Dakota..... | 2,094 | 415 | 195 | 2,360 | 1,336 | 1,750 | 36,499 | 398 | 1,531 | 21.90 | 548 |
| Region VIII: | | | | | | | | | | | |
| Arkansas..... | 6,098 | 10,039 | 2,905 | 59,430 | 16,107 | 39,163 | 691,860 | 8,901 | 36,265 | 18.17 | 15,103 |
| Louisiana..... | 6,484 | 13,570 | 3,127 | 95,969 | 21,602 | 75,281 | 1,622,378 | 17,109 | 69,119 | 22.24 | 21,979 |
| Oklahoma..... | 11,883 | 9,149 | 2,362 | 54,404 | 18,347 | 42,383 | 984,788 | 9,632 | 39,460 | 23.88 | 12,411 |
| Texas..... | 37,197 | 16,496 | 4,886 | 121,439 | 42,202 | 106,359 | 1,872,664 | 24,172 | 102,999 | 17.84 | 29,548 |
| Region IX: | | | | | | | | | | | |
| Colorado..... | 5,426 | 3,474 | 711 | 16,157 | 4,730 | 12,522 | 307,469 | 2,846 | 11,082 | 25.65 | 3,847 |
| Montana..... | 2,913 | 1,084 | 334 | 6,225 | 2,537 | 5,484 | 109,141 | 1,246 | 5,484 | 19.76 | 1,426 |
| New Mexico..... | 2,894 | 3,082 | 515 | 20,041 | 4,251 | 15,938 | 381,331 | 3,622 | 15,003 | 24.40 | 3,916 |
| Utah..... | 2,707 | 2,471 | 732 | 18,379 | 7,864 | 16,475 | 398,214 | 3,744 | 14,828 | 25.06 | 4,388 |
| Wyoming..... | 1,140 | 614 | 159 | 5,344 | 1,321 | 5,325 | 137,972 | 1,210 | 3,907 | 28.51 | 1,312 |
| Region X: | | | | | | | | | | | |
| Arizona..... | 3,488 | 3,961 | 1,047 | 25,156 | 7,715 | 19,184 | 400,688 | 4,360 | 18,314 | 21.12 | 5,217 |
| California..... | 29,055 | 92,730 | 32,026 | 505,095 | 215,155 | 440,381 | 10,048,406 | 100,087 | 406,864 | 23.54 | 113,305 |
| Hawaii..... | 615 | 1,777 | 433 | 14,751 | 4,797 | 13,843 | 290,405 | 3,146 | 12,634 | 21.71 | (⁵) |
| Nevada..... | 2,667 | 1,584 | 481 | 6,431 | 2,341 | 6,309 | 184,306 | 1,454 | 5,930 | 29.63 | 1,453 |
| Region XI: | | | | | | | | | | | |
| Alaska..... | 1,010 | 1,236 | 760 | 5,709 | 2,208 | 4,697 | 149,851 | 1,067 | 4,503 | 32.30 | (⁵) |
| Idaho..... | 2,850 | 2,315 | 1,723 | 8,434 | 4,435 | 6,650 | 145,568 | 1,511 | 6,347 | 22.17 | 2,186 |
| Oregon..... | 5,600 | 16,860 | 6,296 | 66,925 | 24,597 | 45,714 | 1,068,812 | 10,390 | 43,213 | 22.60 | 15,832 |
| Washington..... | 7,270 | 25,096 | 12,394 | 91,524 | 31,755 | 52,764 | 1,298,967 | 11,992 | 49,834 | 25.06 | 23,050 |

¹ Total excludes transitional claims.

² Total, part-total, and partial.

³ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁴ Excludes Alaska and Hawaii.

⁵ Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 10.—Public assistance in the United States, by month, July 1953–July 1954¹

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

| Year and month | Total ² | Old-age assistance | Aid to dependent children | | Aid to the blind | Aid to the permanently and totally disabled | General assistance ⁴ | Total | Old-age assistance | Aid to dependent children (families) | Aid to the blind | Aid to the permanently and totally disabled | General assistance ⁴ | | | | | | |
|----------------------|--------------------|--------------------|---------------------------|--------------------|------------------|---|---------------------------------|--------------|--------------------|--------------------------------------|------------------|---|---------------------------------|---------------------------------------|--|--|--|--|--|
| | | | Families | Recipients | | | | | | | | | | | | | | | |
| | | | | Total ³ | | | | | | | | | | Children | | | | | |
| Number of recipients | | | | | | | | | | | | | | Percentage change from previous month | | | | | |
| 1953 | | | | | | | | | | | | | | | | | | | |
| July..... | | 2,603,173 | 554,691 | 1,952,060 | 1,469,388 | 99,103 | 181,620 | 248,000 | ----- | -0.2 | -1.7 | +0.1 | +1.2 | -2.7 | | | | | |
| August..... | | 2,599,716 | 550,405 | 1,940,941 | 1,461,748 | 99,236 | 184,743 | 243,000 | ----- | -1 | -8 | +1 | +1.7 | -2.0 | | | | | |
| September..... | | 2,596,451 | 547,588 | 1,933,948 | 1,457,713 | 99,417 | 187,411 | 239,000 | ----- | -1 | -5 | +2 | +1.4 | -1.7 | | | | | |
| October..... | | 2,595,365 | 543,872 | 1,923,693 | 1,448,885 | 99,633 | 190,327 | 240,000 | ----- | (5) | -7 | +2 | +1.6 | +3 | | | | | |
| November..... | | 2,591,370 | 542,119 | 1,918,160 | 1,445,173 | 99,658 | 192,524 | 246,000 | ----- | -2 | -3 | (9) | +1.2 | +2.4 | | | | | |
| December..... | | 2,591,018 | 548,118 | 1,942,381 | 1,464,454 | 99,827 | 195,111 | 270,000 | ----- | (9) | +1.1 | +2 | +1.3 | +9.9 | | | | | |
| 1954 | | | | | | | | | | | | | | | | | | | |
| January..... | | 2,585,146 | 552,852 | 1,964,661 | 1,479,158 | 99,732 | 198,247 | 297,000 | ----- | -2 | +9 | -1 | +1.6 | +10.1 | | | | | |
| February..... | | 2,578,293 | 560,556 | 1,995,673 | 1,503,677 | 99,605 | 200,030 | 312,000 | ----- | -3 | +1.4 | -1 | +9 | +5.0 | | | | | |
| March..... | | 2,582,057 | 569,537 | 2,030,505 | 1,530,070 | 99,934 | 202,758 | 326,000 | ----- | +1 | +1.6 | +3 | +1.4 | +4.5 | | | | | |
| April..... | | 2,583,201 | 575,484 | 2,053,918 | 1,547,730 | 100,295 | 205,453 | 318,000 | ----- | (9) | +1.0 | +4 | +1.3 | -2.4 | | | | | |
| May..... | | 2,582,919 | 579,954 | 2,070,859 | 1,560,881 | 100,646 | 208,407 | 304,000 | ----- | (9) | +8 | +3 | +1.4 | -4.6 | | | | | |
| June..... | | 2,582,403 | 581,895 | 2,079,369 | 1,566,643 | 100,928 | 211,741 | 299,000 | ----- | (9) | +3 | +3 | +1.6 | -1.6 | | | | | |
| July..... | | 2,579,228 | 581,179 | 2,078,251 | 1,565,887 | 101,229 | 214,829 | 296,000 | ----- | -1 | -1 | +3 | +1.5 | -8 | | | | | |
| Amount of assistance | | | | | | | | | | | | | | Percentage change from previous month | | | | | |
| 1953 | | | | | | | | | | | | | | | | | | | |
| July..... | \$210,035,000 | \$132,637,753 | | \$45,947,548 | | \$5,483,192 | \$9,711,983 | \$11,694,000 | -1.2 | -0.5 | -3.0 | -0.3 | +0.8 | -2.8 | | | | | |
| August..... | 208,080,000 | 131,798,519 | | 45,385,676 | | 5,472,501 | 9,790,782 | 11,370,000 | -9 | -6 | -1.2 | -2 | +8 | -2.8 | | | | | |
| September..... | 208,347,000 | 131,523,577 | | 45,462,675 | | 5,486,692 | 9,865,528 | 11,378,000 | +1 | -2 | +2 | +3 | +8 | +1 | | | | | |
| October..... | 209,129,000 | 131,935,869 | | 45,422,778 | | 5,518,898 | 10,086,901 | 11,601,000 | +4 | +3 | -1 | +6 | +2.2 | +2.0 | | | | | |
| November..... | 209,857,000 | 132,339,340 | | 45,239,477 | | 5,518,268 | 10,213,434 | 11,874,000 | +3 | +3 | -4 | (9) | +1.3 | +2.4 | | | | | |
| December..... | 214,225,000 | 133,428,665 | | 46,164,860 | | 5,557,113 | 10,426,069 | 13,635,000 | +2.1 | +8 | +2.0 | +7 | +2.1 | +14.9 | | | | | |
| 1954 | | | | | | | | | | | | | | | | | | | |
| January..... | 215,228,000 | 132,715,335 | | 46,622,721 | | 5,543,064 | 10,541,919 | 14,939,000 | +5 | -5 | +1.0 | -3 | +1.1 | +9.5 | | | | | |
| February..... | 216,536,000 | 132,135,293 | | 47,420,169 | | 5,551,002 | 10,699,610 | 15,871,000 | +6 | -4 | +1.7 | +1 | +1.5 | +6.2 | | | | | |
| March..... | 219,802,000 | 132,619,452 | | 48,392,469 | | 5,575,575 | 10,850,504 | 17,101,000 | +1.5 | +4 | +2.1 | +4 | +1.4 | +7.8 | | | | | |
| April..... | 219,996,000 | 132,610,726 | | 48,868,806 | | 5,598,300 | 11,043,200 | 16,599,000 | +1 | (9) | +1.0 | +4 | +1.8 | -2.9 | | | | | |
| May..... | 219,891,000 | 132,747,559 | | 49,304,380 | | 5,621,118 | 11,164,649 | 15,511,000 | (9) | +1 | +9 | +4 | +1.1 | -6.6 | | | | | |
| June..... | 220,012,000 | 132,859,663 | | 49,507,880 | | 5,631,364 | 11,330,308 | 15,418,000 | +1 | +1 | +4 | +2 | +1.5 | -6 | | | | | |
| July..... | 219,998,000 | 132,737,720 | | 49,550,875 | | 5,675,355 | 11,552,274 | 15,461,000 | (9) | -1 | +1 | +8 | +2.0 | +3 | | | | | |

¹ For definition of terms, see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds, from special medical funds, and, for one State for July 1953–June 1954, from funds for the special types of public assistance; data for such expenditures partly estimated for some States.

³ Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in

determining the amount of assistance.

⁴ Through December 1953 excludes Nebraska; data not available. Percentage changes through January 1954 based on data for 52 States.

⁵ Decrease of less than 0.05 percent.

⁶ Increase of less than 0.05 percent.

⁷ For Illinois includes premiums paid into pooled fund for medical care but excludes vendor payments made for medical services provided before the pooled fund plan began in August.

Table 11.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, July 1954 ¹

| State | Old-age assistance | Aid to dependent children | Aid to the blind | Aid to the permanently and totally disabled | General assistance ² |
|---------------------|--------------------|---------------------------|------------------|---|---------------------------------|
| Total..... | \$7,782,567 | \$1,465,904 | \$215,529 | \$1,464,042 | ³ \$5,021,000 |
| Alabama..... | 928 | 653 | 6 | 287 | 13,811 |
| Alaska..... | | | | (4) | 71,025 |
| California..... | | | | (4) | |
| Connecticut..... | 217,490 | 71,200 | 3,660 | 18,975 | (4) |
| Delaware..... | | | | | 160 |
| Hawaii..... | 15,192 | 12,139 | 550 | 10,336 | (4) |
| Illinois..... | 1,554,469 | 163,545 | 40,421 | 194,772 | 439,686 |
| Indiana..... | 394,235 | 53,261 | 15,418 | (4) | 181,024 |
| Iowa..... | | | | (4) | 169,230 |
| Kansas..... | 167,647 | 33,464 | 3,143 | 23,434 | 40,228 |
| Louisiana..... | 38 | 3,153 | 218 | 1,591 | 1,294 |
| Maine..... | | | | (4) | 38,534 |
| Massachusetts..... | 1,386,882 | 118,508 | 1,585 | 384,774 | 123,327 |
| Michigan..... | 126,093 | | 1,821 | 21,359 | 62,562 |
| Minnesota..... | 1,015,245 | 92,578 | 30,236 | 2,830 | 155,615 |
| Montana..... | | | | | 157,634 |
| Nebraska..... | | | | (4) | 141,082 |
| Nevada..... | 4,775 | | | (4) | 56,837 |
| New Hampshire..... | 79,872 | 14,067 | 2,520 | 3,880 | (4) |
| New Jersey..... | | 11,781 | 45 | | 119,555 |
| New Mexico..... | 26,680 | 12,235 | 1,683 | 3,132 | 3,558 |
| New York..... | 1,947,509 | 613,947 | 73,524 | 709,508 | (4) |
| North Carolina..... | 13,707 | 7,657 | | 4,473 | 140,126 |
| North Dakota..... | 35,908 | 3,612 | 82 | 5,145 | 13,308 |
| Ohio..... | 231,095 | 20,392 | 6,932 | | 876,062 |
| Oregon..... | | | | | 144,481 |
| Pennsylvania..... | 132,907 | 94,476 | 23,224 | 58,475 | 50,279 |
| Rhode Island..... | 57,231 | 23,128 | 1,397 | 14,074 | 37,354 |
| South Carolina..... | | | | | 8,782 |
| South Dakota..... | | | | | 94,439 |
| Utah..... | 845 | 497 | 15 | 115 | 206 |
| Virgin Islands..... | 124 | 23 | 7 | 15 | 68 |
| Virginia..... | | | | | 4,466 |
| Wisconsin..... | 372,695 | 115,699 | 9,242 | 26,867 | 193,167 |

¹ For the special types of public assistance, figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² In all States except California, Illinois, Kansas, Louisiana, Massachusetts, Nevada, New Jersey, Pennsylvania, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

³ Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and reporting these data semiannually but not on a monthly basis.

⁴ No program for aid to the permanently and totally disabled.

⁵ Data not available.

Table 12.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments for assistance cases, by program and State, July 1954¹

| State | Old-age assistance | | | Aid to dependent children (per family) | | | Aid to the blind | | | Aid to the permanently and totally disabled | | |
|-------------------------------------|----------------------------------|--|--|---|--|--|----------------------------------|--|--|--|--|--|
| | All assist- ance ² | Money payments to recip- ients ³ | Vendor payments for med- ical care ³ | All assist- ance ² | Money payments to recip- ients ³ | Vendor payments for med- ical care ³ | All assist- ance ² | Money payments to recip- ients ³ | Vendor payments for med- ical care ³ | All assist- ance ² | Money payments to recip- ients ³ | Vendor payments for med- ical care ³ |
| Total, 53 States ⁴ | \$51.46 | \$48.66 | \$3.02 | \$85.26 | \$82.82 | \$2.52 | \$56.06 | \$54.11 | \$2.13 | \$53.77 | \$47.47 | \$6.81 |
| Alabama..... | 30.27 | 30.26 | .01 | 42.32 | 42.29 | .04 | 26.01 | 26.01 | (⁵) | 24.79 | 24.76 | .03 |
| Connecticut..... | 82.45 | 69.45 | 13.00 | 131.46 | 115.46 | 16.00 | 93.48 | 81.48 | 12.00 | 101.50 | 86.50 | 15.00 |
| Hawaii..... | 43.34 | 35.46 | 7.88 | 91.68 | 87.81 | 3.87 | 49.32 | 44.36 | 4.95 | 57.17 | 48.74 | 8.43 |
| Illinois..... | 55.96 | 41.75 | 15.45 | 126.06 | 118.04 | 8.05 | 61.28 | 50.89 | 11.03 | 74.74 | 42.13 | 34.09 |
| Indiana..... | 47.69 | 37.93 | 10.31 | 87.99 | 81.43 | 6.67 | 56.83 | 48.14 | 8.94 | (⁵) | (⁵) | (⁵) |
| Kansas..... | 63.97 | 59.47 | 4.81 | 109.04 | 101.93 | 8.01 | 70.19 | 65.46 | 5.05 | 66.05 | 59.16 | 7.34 |
| Louisiana..... | 51.20 | 51.19 | (⁵) | 63.69 | 63.51 | .18 | 49.15 | 49.04 | .11 | 42.02 | 41.89 | .13 |
| Massachusetts..... | 74.66 | 59.95 | 14.95 | 124.88 | 115.61 | 9.58 | 91.68 | 90.95 | .79 | 95.51 | 58.17 | 40.49 |
| Michigan..... | 53.75 | 53.40 | 1.63 | | | | 61.16 | 61.31 | 1.03 | 70.12 | 69.30 | 10.85 |
| Minnesota..... | 63.70 | 44.83 | 19.34 | 115.71 | 103.66 | 12.56 | 78.53 | 54.66 | 24.91 | 53.25 | 47.09 | 7.11 |
| Nevada..... | 57.36 | 56.16 | 1.79 | | | | | | | (⁵) | (⁵) | (⁵) |
| New Hampshire..... | 58.53 | 46.69 | 12.00 | 110.67 | 111.41 | 13.50 | 62.90 | 54.09 | 9.00 | 70.00 | 50.79 | 20.00 |
| New Jersey..... | | | | 114.25 | 111.98 | 2.27 | 67.87 | 68.05 | .05 | | | |
| New Mexico..... | 46.44 | 44.21 | 2.23 | 74.73 | 72.85 | 1.88 | 46.27 | 42.42 | 3.85 | 39.24 | 37.56 | 1.68 |
| New York..... | 75.80 | 59.65 | 18.53 | 133.30 | 121.81 | 12.48 | 84.30 | 70.47 | 16.95 | 81.74 | 65.43 | 18.38 |
| North Carolina..... | 30.90 | 30.64 | .27 | 60.70 | 60.26 | .44 | | | | 36.56 | 36.09 | .48 |
| North Dakota..... | 60.25 | 55.96 | 4.32 | 112.99 | 110.72 | 2.50 | 55.41 | 54.66 | .75 | 66.98 | 60.73 | 6.40 |
| Ohio..... | 57.73 | 55.52 | 2.21 | 95.62 | 94.13 | 1.48 | 55.97 | 54.08 | 1.90 | | | |
| Pennsylvania..... | 45.71 | 43.49 | 2.22 | 102.54 | 98.99 | 3.55 | 50.93 | 49.50 | 1.44 | 52.68 | 49.63 | 3.05 |
| Rhode Island..... | 57.13 | 52.40 | 6.63 | 110.02 | 103.02 | 7.00 | 71.28 | 65.72 | 7.28 | 73.93 | 65.91 | 11.69 |
| Utah..... | 59.90 | 59.82 | .09 | 113.03 | 112.87 | .16 | 64.67 | 64.60 | .07 | 63.75 | 63.68 | .07 |
| Virgin Islands..... | 14.02 | 13.84 | .18 | 21.94 | 21.94 | .14 | (⁷) | (⁷) | (⁷) | 14.84 | 14.65 | .19 |
| Wisconsin..... | 59.80 | 51.70 | 8.14 | 134.77 | 120.22 | 14.66 | 65.84 | 58.03 | 7.86 | 89.82 | 65.94 | 24.12 |

¹ Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² Averages based on cases receiving money payments, vendor payments for medical care, or both.

³ Averages based on number of cases receiving payments. See tables 13-16 for average money payments for States not making vendor payments.

⁴ For aid to the permanently and totally disabled represents data for the 42 States with programs in operation.

⁵ Less than 1 cent.

⁶ No program for aid to the permanently and totally disabled.

⁷ Average payment not computed on base of less than 50 recipients.

Table 13.—Old-age assistance: Recipients and payments to recipients, by State, July 1954¹

[Includes vendor payments for medical care and cases receiving only such payments]

| State | Number of recipients | Payments to recipients | | Percentage change from— | | | |
|--------------------|----------------------|------------------------|---------|-------------------------|------------------|---------------|------------------|
| | | Total amount | Average | June 1954 in— | | July 1953 in— | |
| | | | | Number | Amount | Number | Amount |
| Total ² | 2,570,228 | \$132,737,720 | \$51.46 | -0.1 | -0.1 | -0.9 | +0.1 |
| Ala. | 63,621 | 1,925,992 | 30.27 | -1.1 | -3.3 | -6.5 | +2.6 |
| Alaska | 1,671 | 104,896 | 62.77 | -2.2 | +3.3 | +2.0 | +9.3 |
| Ariz. | 13,891 | 780,441 | 56.18 | -6.6 | -5.5 | +2.2 | +1.0 |
| Ark. | 52,723 | 1,780,446 | 33.77 | +1.1 | (³) | -5.8 | -1.0 |
| Calif. | 271,764 | 18,742,912 | 68.97 | -1.1 | -1.1 | +3.3 | -2.2 |
| Colo. ⁴ | 52,435 | 3,794,045 | 72.36 | -2.2 | -3.3 | +4.4 | -7.7 |
| Conn. | 16,730 | 1,379,328 | 82.45 | +6.6 | +1.2 | +0.8 | +14.3 |
| Del. | 1,696 | 66,850 | 39.42 | +4.4 | +3.1 | 0 | +1.6 |
| D. C. | 2,946 | 157,671 | 53.52 | +9.9 | +11.4 | +8.9 | +10.4 |
| Fla. | 68,759 | 3,175,047 | 46.18 | +3.3 | +6.6 | +3.1 | +6.7 |
| Ga. | 97,469 | 3,644,428 | 37.39 | +2.2 | +3.3 | +2.3 | +4.4 |
| Hawaii | 1,928 | 83,559 | 43.34 | +2.2 | +8.0 | -3.3 | +5.1 |
| Idaho | 8,928 | 492,993 | 55.22 | (⁵) | +1.1 | -1.3 | (⁶) |
| Ill. | 100,613 | 5,630,008 | 55.96 | -4.4 | +1.1 | -4.8 | +5.5 |
| Ind. | 38,254 | 1,824,252 | 47.69 | -5.5 | +8.8 | -4.1 | +1.4 |
| Iowa | 43,150 | 2,467,205 | 57.18 | -6.6 | -4.4 | -4.7 | -4.1 |
| Kans. | 34,855 | 2,229,816 | 63.97 | -4.4 | -1.0 | -1.8 | +1.1 |
| Ky. | 55,892 | 1,960,551 | 35.08 | +3.3 | +3.3 | +5.5 | +2.2 |
| La. | 119,538 | 6,119,772 | 51.20 | (⁷) | (⁸) | -1.1 | -1.1 |
| Maine | 12,778 | 601,742 | 47.09 | -2.2 | (⁹) | -2.6 | -1.0 |
| Md. | 10,729 | 480,049 | 44.74 | -3.3 | +1.1 | -4.4 | +2.9 |
| Mass. | 92,750 | 6,924,280 | 74.66 | -3.3 | -5.5 | -2.9 | -1.6 |
| Mich. | 77,540 | 4,168,072 | 53.75 | -6.6 | -3.3 | -7.7 | -5.0 |
| Minn. | 52,495 | 3,344,048 | 63.70 | -2.2 | -2.2 | -1.5 | +2.3 |
| Miss. | 66,846 | 1,765,378 | 26.41 | +9.9 | -5.5 | +8.3 | +1.4 |
| Mo. | 133,394 | 6,679,991 | 50.08 | -3.3 | -2.2 | +2.1 | +2.2 |
| Mont. | 9,455 | 550,920 | 58.27 | -4.4 | -3.3 | -7.0 | -6.9 |
| Nebr. ⁵ | 18,373 | 917,663 | 49.95 | -5.5 | -4.4 | -3.6 | -13.6 |
| Nev. | 2,663 | 152,760 | 57.36 | +7.7 | +1.1 | +6.6 | +1.2 |
| N. H. | 6,656 | 389,560 | 58.53 | -4.4 | -9.9 | -3.8 | -1.1 |
| N. J. | 20,716 | 1,350,468 | 65.19 | -1.1 | -4.4 | -3.2 | +5.9 |
| N. Mex. | 11,948 | 554,868 | 46.44 | +8.8 | +7.7 | +7.9 | +8.0 |
| N. Y. | 105,095 | 7,966,304 | 75.80 | -9.9 | +9.9 | -4.8 | +3.6 |
| N. C. | 51,554 | 1,593,171 | 30.90 | +2.2 | +5.5 | +1.5 | +4.5 |
| N. Dak. | 8,314 | 500,949 | 60.25 | -4.4 | -1.1 | -2.8 | +3.2 |
| Ohio | 104,648 | 6,041,165 | 57.73 | -3.3 | +1.4 | -3.6 | +3.9 |
| Okla. | 95,369 | 5,479,102 | 57.45 | -2.2 | -4.4 | +3.3 | -12.5 |
| Oreg. | 20,508 | 1,329,759 | 64.84 | -3.3 | -1.1 | -4.4 | -1.1 |
| Pa. | 60,258 | 2,754,534 | 45.71 | -4.4 | +5.5 | -5.8 | +5.5 |
| P. R. | 45,069 | 349,066 | 7.74 | +1.1 | +5.5 | +5.5 | -3.3 |
| R. I. | 8,637 | 493,467 | 57.13 | -2.2 | +4.4 | -4.3 | -1.1 |
| S. C. | 43,011 | 1,360,526 | 31.63 | +1.1 | -5.8 | +2.5 | +3.2 |
| S. Dak. | 11,075 | 497,257 | 44.90 | -3.3 | -1.1 | -2.1 | -1.4 |
| Tenn. | 67,575 | 2,428,824 | 35.94 | +3.3 | +3.3 | +7.2 | +6.0 |
| Tex. | 222,775 | 8,649,500 | 38.83 | (¹⁰) | +1.1 | +1.6 | +2.5 |
| Utah | 9,564 | 572,919 | 59.90 | -1.1 | +1.1 | +6.6 | +1.4 |
| Vt. | 6,836 | 306,213 | 44.79 | +1.1 | +2.2 | -6.6 | +4.1 |
| V. I. | 682 | 9,565 | 14.02 | +4.4 | +1.8 | -4.4 | +26.1 |
| Va. | 17,409 | 506,908 | 29.12 | +2.2 | +1.7 | +5.5 | +8.3 |
| Wash. | 61,783 | 3,866,424 | 62.58 | -3.3 | -2.2 | -3.7 | -3.9 |
| W. Va. | 26,046 | 814,261 | 31.26 | -1.1 | -3.3 | -1.7 | +9.2 |
| Wis. | 45,788 | 2,738,055 | 59.80 | -8.8 | -3.3 | -5.8 | -4.5 |
| Wyo. | 4,026 | 239,800 | 59.56 | -5.5 | -6.6 | -4.4 | -6.6 |

¹ For definition of terms, see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Includes 4,012 recipients aged 60-64 in Colorado and payments of \$315,273 to these recipients. Such payments are made without Federal participation.

³ Decrease of less than 0.05 percent.

⁴ Increase of less than 0.05 percent.

⁵ In addition to these payments from old-age assistance funds, supplemental payments of \$110,843 from general assistance funds were made to recipients for medical care.

⁶ Includes estimated vendor payments for medical care; previously these data were not available on a monthly basis.

Table 14.—Aid to the blind: Recipients and payments to recipients, by State, July 1954¹

[Includes vendor payments for medical care and cases receiving only such payments]

| State | Number of recipients | Payments to recipients | | Percentage change from— | | | |
|---------------------|----------------------|------------------------|-------------------|-------------------------|-------------------|-------------------|-------------------|
| | | Total amount | Average | June 1954 in— | | July 1953 in— | |
| | | | | Number | Amount | Number | Amount |
| Total ² | 101,229 | \$5,675,355 | \$56.06 | +0.3 | +0.8 | +2.1 | +3.5 |
| Ala. | 1,516 | 39,434 | 26.01 | +3.3 | -3.3 | +7.7 | -8.1 |
| Alaska | 66 | 3,536 | 63.14 | (³) | (⁴) | (⁵) | (⁶) |
| Ariz. | 717 | 45,158 | 62.98 | -8.8 | -7.7 | +6.0 | +5.3 |
| Ark. | 1,922 | 77,268 | 40.20 | +5.5 | +7.7 | +4.4 | +3.7 |
| Calif. ⁷ | 12,255 | 1,045,541 | 85.32 | +4.4 | +4.4 | +3.8 | +3.4 |
| Colo. | 336 | 22,629 | 67.35 | -6.6 | +4.4 | -9.9 | +2.2 |
| Conn. | 305 | 28,511 | 93.48 | +1.3 | +2.9 | -3.3 | +1.6 |
| Del. | 214 | 12,910 | 60.33 | -1.8 | -1.5 | -8.2 | +4.6 |
| D. C. | 244 | 14,027 | 57.49 | -1.2 | +9.1 | -3.9 | +4.8 |
| Fla. | 2,910 | 142,371 | 48.92 | -2.2 | (⁸) | -5.5 | -4.5 |
| Ga. | 3,237 | 138,256 | 42.71 | +6.6 | +9.9 | +4.2 | +6.6 |
| Hawaii | 111 | 5,474 | 49.32 | -4.3 | -2.6 | +4.7 | +14.6 |
| Idaho | 195 | 11,542 | 59.19 | 0 | -9.9 | 0 | +7.7 |
| Ill. | 3,663 | 224,486 | 61.28 | 0 | +1.1 | -3.8 | +1.1 |
| Ind. | 1,724 | 97,971 | 56.83 | +1.1 | +3.5 | +3.3 | +19.6 |
| Iowa | 1,393 | 101,774 | 73.06 | -5.5 | -6.6 | +5.2 | +13.0 |
| Kans. | 622 | 43,661 | 70.19 | +1.0 | +1.1 | +4.5 | +6.3 |
| Ky. | 2,764 | 101,810 | 36.83 | +1.0 | +1.0 | +9.2 | +8.2 |
| La. | 1,984 | 97,511 | 49.15 | +7.7 | +1.1 | +5.5 | +3.1 |
| Maine | 547 | 27,718 | 50.67 | -2.2 | -3.3 | -1.6 | -5.5 |
| Md. | 472 | 23,713 | 50.24 | +1.5 | +1.3 | +1.1 | +1.3 |
| Mass. | 1,756 | 160,994 | 91.68 | -3.3 | -6.6 | +2.7 | +8.1 |
| Mich. | 1,770 | 108,253 | 61.16 | +3.3 | +1.1 | -1.1 | +2.2 |
| Minn. | 1,214 | 95,334 | 78.53 | 0 | +4.5 | +3.1 | +13.1 |
| Miss. | 3,284 | 104,039 | 31.68 | +8.8 | -6.6 | +8.3 | +7.7 |
| Mo. | 3,860 | 212,300 | 55.00 | +8.8 | +8.8 | +9.6 | +9.6 |
| Mont. | 450 | 29,086 | 64.64 | -2.2 | -6.6 | -11.9 | -11.7 |
| Nebr. ⁵ | 723 | 41,204 | 56.99 | -1.1 | -1.4 | +1.3 | -11.8 |
| Nev. | 88 | 6,649 | 75.56 | (⁹) | (¹⁰) | (¹¹) | (¹²) |
| N. H. | 280 | 17,611 | 62.90 | 0 | +7.7 | -5.1 | -1.9 |
| N. J. | 853 | 57,889 | 67.87 | +6.6 | -6.6 | +3.4 | +10.1 |
| N. Mex. | 437 | 20,222 | 46.27 | -1.6 | +1.2 | +0.9 | +6.2 |
| N. Y. | 4,337 | 365,616 | 84.30 | +3.3 | +2.9 | +5.5 | +5.2 |
| N. C. | 4,765 | 191,640 | 40.22 | +4.4 | +4.4 | +2.6 | +4.2 |
| N. Dak. | 109 | 6,040 | 55.41 | -1.8 | +2.0 | -1.8 | -7.8 |
| Ohio | 3,655 | 204,580 | 55.97 | +6.6 | +7.7 | +1.3 | +7.1 |
| Okla. | 2,099 | 139,926 | 66.66 | -5.5 | -2.2 | -8.6 | -19.8 |
| Oreg. | 348 | 26,306 | 75.59 | +9.9 | +1.4 | -1.7 | +4.1 |
| Pa. ³ | 16,175 | 823,822 | 50.93 | +3.3 | +3.3 | +2.0 | +4.9 |
| P. R. | 1,357 | 10,392 | 7.66 | +1.2 | +6.6 | +13.5 | +9.2 |
| R. I. | 192 | 13,686 | 71.28 | -5.5 | -2.0 | 0 | +3.1 |
| S. C. | 1,691 | 62,663 | 37.06 | +1.1 | -4.9 | +3.7 | +4.5 |
| S. Dak. | 199 | 8,578 | 43.11 | -1.0 | -1.0 | +5.5 | -1.1 |
| Tenn. | 3,195 | 132,674 | 41.53 | +4.4 | +4.4 | +5.2 | +4.9 |
| Tex. | 6,263 | 274,323 | 43.80 | +5.5 | +6.6 | +3.6 | +5.0 |
| Utah | 221 | 14,291 | 64.67 | +9.9 | +1.4 | +5.5 | +2.1 |
| Vt. | 164 | 7,986 | 48.70 | -1.2 | -1.1 | -4.7 | -1.6 |
| V. I. | 37 | 525 | (¹³) | (¹⁴) | (¹⁵) | (¹⁶) | (¹⁷) |
| Va. | 1,312 | 46,246 | 35.25 | -4.4 | -1.1 | -8.8 | +2.4 |
| Wash. ⁸ | 785 | 62,425 | 79.52 | -3.3 | -1.1 | -1.9 | -1.5 |
| W. Va. | 1,181 | 42,954 | 36.37 | +7.7 | +8.8 | +1.3 | +9.4 |
| Wis. | 1,176 | 77,425 | 65.84 | -3.3 | -4.5 | -4.9 | -3.5 |
| Wyo. | 66 | 4,375 | 66.29 | (¹⁸) | (¹⁹) | (²⁰) | (²¹) |

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients as follows: In California (444 recipients, \$39,469 in payments), in Washington (4 recipients, \$240 in payments), in Missouri (789 recipients, \$43,395 in payments), and in Pennsylvania (7,110 recipients, \$360,111 in payments).

³ Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁴ Decrease of less than 0.05 percent.

⁵ In addition to these payments from aid to the blind funds, supplemental payments of \$5,093 from general assistance funds were made to recipients for medical care.

⁶ Includes estimated vendor payments for medical care; previously these data were not available on a monthly basis.

Table 15.—Aid to dependent children: Recipients and payments to recipients, by State, July 1954¹

[Includes vendor payments for medical care and cases receiving only such payments]

| State | Number of families | Number of recipients | | Payments to recipients | | | Percentage change from— | | | |
|----------------------|--------------------|----------------------|-----------|------------------------|------------------|-----------|-------------------------|------------------|--------------------|------------------|
| | | Total ² | Children | Total amount | Average per— | | June 1954 in— | | July 1953 in— | |
| | | | | | Family | Recipient | Number of families | Amount | Number of families | Amount |
| Total ³ | 581,179 | 2,078,251 | 1,565,887 | \$49,550,875 | \$85.26 | \$23.84 | -0.1 | +0.1 | +4.8 | +7.8 |
| Alabama | 16,567 | 62,821 | 48,132 | 701,171 | 42.32 | 11.16 | +2 | +5 | -6.1 | -1.3 |
| Alaska | 1,062 | 3,563 | 2,612 | 80,291 | 75.60 | 22.53 | +5 | +1.5 | +20.1 | +5.3 |
| Arizona | 4,231 | 16,187 | 12,232 | 397,037 | 93.84 | 24.53 | -2.5 | -2.6 | +15.0 | +15.8 |
| Arkansas | 7,033 | 26,549 | 20,440 | 371,804 | 52.87 | 14.01 | -12.5 | -12.5 | -8.1 | -12.2 |
| California | 53,687 | 176,491 | 134,483 | 6,608,957 | 123.10 | 37.45 | -5 | -6 | +3.6 | +7.7 |
| Colorado | 5,667 | 20,958 | 15,984 | 602,642 | 106.34 | 28.75 | -6 | +8 | +10.6 | +14.3 |
| Connecticut | 4,450 | 14,615 | 10,808 | 584,991 | 131.46 | 40.03 | +2.0 | +1.9 | +10.0 | +8.7 |
| Delaware | 903 | 3,525 | 2,720 | 76,077 | 84.25 | 21.58 | +5.4 | -4 | +29.9 | +24.8 |
| District of Columbia | 2,307 | 9,458 | 7,369 | 242,537 | 105.13 | 25.64 | +4 | +12.0 | +15.2 | +14.0 |
| Florida | 10,721 | 68,796 | 52,174 | 1,069,516 | 54.23 | 15.55 | +3 | +7 | +6.9 | +8.7 |
| Georgia | 13,186 | 47,000 | 36,053 | 977,408 | 74.12 | 20.80 | -5 | -5 | +4.8 | +7.1 |
| Hawaii | 3,140 | 12,011 | 9,493 | 287,873 | 91.68 | 23.97 | +5 | -6 | +3.7 | +4.5 |
| Idaho | 1,857 | 6,593 | 4,838 | 230,122 | 123.92 | 34.90 | +2 | +1 | +3.1 | +7.3 |
| Illinois | 20,307 | 77,453 | 58,481 | 2,559,954 | 126.06 | 33.05 | +7 | +4 | -2.7 | +3.2 |
| Indiana | 7,980 | 28,098 | 20,910 | 702,187 | 87.99 | 24.99 | +8 | -5 | +7.0 | +13.0 |
| Iowa | 6,459 | 23,062 | 17,152 | 777,751 | 120.41 | 33.72 | +5 | -1 | +11.4 | +13.4 |
| Kansas | 4,180 | 15,092 | 11,549 | 455,772 | 109.04 | 17.55 | -9 | -1.0 | +8.6 | +12.3 |
| Kentucky | 18,486 | 64,686 | 47,953 | 1,135,086 | 61.40 | 17.55 | +4 | +5 | -9.4 | -13.7 |
| Louisiana | 17,351 | 65,643 | 49,636 | 1,105,126 | 63.69 | 16.84 | (⁴) | +1 | -10.8 | -10.2 |
| Maine | 4,193 | 14,591 | 10,532 | 345,207 | 82.33 | 23.66 | -1.1 | -1.0 | +2.6 | +2.6 |
| Maryland | 5,804 | 23,315 | 18,004 | 553,735 | 95.41 | 23.75 | -7 | -3 | +19.4 | +21.3 |
| Massachusetts | 12,376 | 40,912 | 30,236 | 1,545,544 | 124.88 | 37.78 | -9 | -7 | +7 | +3.7 |
| Michigan | 18,756 | 63,550 | 46,194 | 2,006,512 | 106.98 | 31.57 | -1 | +3 | -3.8 | +1.2 |
| Minnesota | 7,373 | 25,104 | 19,285 | 853,143 | 115.71 | 33.98 | -5 | -2.0 | +4.7 | +11.7 |
| Mississippi | 15,257 | 57,801 | 44,646 | 396,347 | 25.98 | 6.86 | +3.6 | -3.7 | +26.6 | +17.8 |
| Missouri | 20,688 | 71,748 | 53,085 | 1,378,977 | 66.66 | 19.22 | -3 | -3 | +1.2 | +11.2 |
| Montana | 2,185 | 7,742 | 5,813 | 221,629 | 101.43 | 28.63 | -3 | -1.0 | -1.4 | -2.2 |
| Nebraska | 2,440 | 8,708 | 6,505 | 222,034 | 92.64 | 25.96 | -9 | -1.2 | +1.2 | -2.9 |
| Nevada ⁵ | 22 | 85 | 63 | 1,028 | (⁶) | 12.09 | (⁶) | (⁶) | (⁶) | (⁶) |
| New Hampshire | 1,042 | 3,650 | 2,687 | 124,698 | 119.67 | 34.16 | -4.6 | -9.9 | -13.2 | -11.4 |
| New Jersey | 5,197 | 17,265 | 13,076 | 593,733 | 114.25 | 34.39 | -1.5 | -2.7 | +7.2 | +11.8 |
| New Mexico | 6,503 | 23,696 | 18,196 | 485,947 | 74.73 | 20.51 | +8 | +1.0 | +18.1 | +17.1 |
| New York | 49,193 | 174,955 | 127,482 | 6,557,241 | 133.30 | 37.48 | +1.2 | +2.3 | +9.2 | +13.4 |
| North Carolina | 17,452 | 65,562 | 50,008 | 1,059,354 | 60.70 | 16.16 | -5.6 | -5.2 | +9.8 | +15.8 |
| North Dakota | 1,444 | 5,288 | 4,056 | 163,161 | 112.99 | 30.85 | -2.1 | -3.4 | -2.4 | +2.0 |
| Ohio ⁶ | 13,751 | 51,822 | 39,337 | 1,314,815 | 95.62 | 25.37 | +1.1 | +1.4 | +8.1 | +23.6 |
| Oklahoma | 15,174 | 52,215 | 38,314 | 1,096,767 | 72.28 | 21.00 | -8 | -1.2 | -8.9 | -8.6 |
| Oregon | 3,255 | 11,085 | 8,169 | 384,438 | 118.11 | 34.68 | -10.7 | -14.2 | +17.9 | +21.2 |
| Pennsylvania | 26,636 | 101,272 | 76,855 | 2,731,134 | 102.54 | 26.97 | +8 | +4.9 | +7.7 | +15.3 |
| Puerto Rico | 39,738 | 131,609 | 100,410 | 396,292 | 9.97 | 3.01 | +2.3 | +2.8 | +11.6 | +8.6 |
| Rhode Island | 3,304 | 11,379 | 8,339 | 363,496 | 110.02 | 31.94 | +8 | +8 | +5.8 | +7.0 |
| South Carolina | 7,648 | 29,438 | 22,920 | 354,009 | 46.29 | 12.03 | -5 | -5.3 | +14.8 | +18.0 |
| South Dakota | 2,808 | 9,354 | 7,137 | 234,840 | 83.63 | 25.11 | +4 | +3 | +4.7 | +7.2 |
| Tennessee | 21,793 | 78,569 | 58,737 | 1,483,145 | 68.06 | 18.88 | +8 | +9 | +9.4 | +10.1 |
| Texas | 20,633 | 80,594 | 60,234 | 1,230,354 | 59.63 | 15.27 | -3 | -3 | +20.1 | +9.2 |
| Utah | 3,113 | 10,894 | 8,058 | 351,856 | 113.03 | 32.30 | -4 | +1 | +9.1 | +8.8 |
| Vermont | 1,023 | 3,569 | 2,697 | 79,422 | 77.64 | 22.25 | -2.2 | -2.3 | +1.9 | +5.5 |
| Virgin Islands | 160 | 571 | 471 | 3,511 | 21.94 | 6.15 | -6 | -1.3 | -15.3 | +23.4 |
| Virginia | 8,377 | 32,391 | 24,949 | 560,842 | 66.95 | 17.31 | -8 | +7 | +13.3 | +18.9 |
| Washington | 8,608 | 29,141 | 21,301 | 906,456 | 105.30 | 31.11 | -1.7 | -3 | -2.9 | -3.2 |
| West Virginia | 18,252 | 68,602 | 53,387 | 1,462,348 | 80.12 | 21.32 | +5 | +7 | +1.6 | +15.8 |
| Wisconsin | 7,890 | 27,319 | 20,199 | 1,063,362 | 134.77 | 38.92 | -1.8 | +3 | +1.7 | +5.6 |
| Wyoming | 517 | 1,854 | 1,396 | 55,136 | 106.65 | 29.74 | -8 | -4 | +6.2 | +4.5 |

¹ For definition of terms, see the *Bulletin*, January 1953, p. 16. All data subject to revision.² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.³ Includes program administered without Federal participation in Nevada.⁴ Increase of less than 0.05 percent.⁵ Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.⁶ In addition to these payments from aid to dependent children funds, supplemental payments of \$44,411 from general assistance funds were made to 1,463 families.⁷ Includes estimated vendor payments for medical care; previously these data were not available on a monthly basis.

(Continued from page 2)

Social Work held at Toronto; almost 2,000 delegates from 48 countries joined in the discussions on "Self-Help and Cooperative Action."

Of special interest was the action

by the United Nations General Assembly that placed the United Nations International Children's Emergency Fund on a continuing basis, as well as the continuance of the Office of the High Commissioner for

the Protection of Refugees. Dr. Martha Eliot, Chief of the Children's Bureau of the Social Security Administration, serves as United States Representative on the Executive Board of the Children's Fund.

Table 16.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, July 1954¹

[Includes vendor payments for medical care and cases receiving only such payments]

| State | Number of recipients | Payments to recipients | | Percentage change from— | | | |
|-------------------|----------------------|------------------------|---------|-------------------------|--------|---------------|--------|
| | | Total amount | Average | June 1954 in— | | July 1953 in— | |
| | | | | Number | Amount | Number | Amount |
| Total | 214,829 | \$11,552,274 | \$53.77 | +1.5 | +2.0 | +18.3 | +18.9 |
| Ala. | 8,793 | 218,019 | 24.79 | +1.2 | +6 | -2.9 | -13.4 |
| Ark. | 3,436 | 105,648 | 30.75 | +0.3 | +6.3 | +335.5 | +331.0 |
| Calif. | 4,693 | 296,575 | 63.20 | +1 | +7 | +11.3 | +12.9 |
| Conn. | 1,265 | 128,402 | 101.50 | +0.4 | +6.0 | (?) | (?) |
| Del. | 127 | 6,445 | 50.75 | +8 | +8.5 | (?) | (?) |
| D. C. | 1,963 | 117,908 | 60.11 | +2.6 | +14.3 | +32.4 | +35.8 |
| Ga. | 7,492 | 310,943 | 41.50 | +2.2 | +2.3 | +53.3 | +58.7 |
| Hawaii | 1,226 | 70,089 | 57.17 | +1.8 | +6.3 | -2.1 | +4.9 |
| Idaho | 860 | 51,852 | 60.29 | +1 | +8 | +4.4 | +8.9 |
| Ill. | 5,714 | 427,054 | 74.74 | +6 | +1.0 | +14.9 | +21.6 |
| Kans. | 3,192 | 210,841 | 66.05 | +5 | +9 | +5.3 | +8.7 |
| La. | 12,090 | 508,054 | 42.02 | -2 | -3 | -9.4 | -8.4 |
| Md. | 4,204 | 219,118 | 52.12 | +1 | +3 | +16.7 | +19.0 |
| Mass. | 9,502 | 907,520 | 95.51 | +3 | -2 | -1 | +6.9 |
| Mich. | 1,968 | 137,992 | 70.12 | +1.1 | +2.2 | +15.4 | +19.1 |
| Minn. | 398 | 21,194 | 53.25 | +10.0 | +16.7 | (?) | (?) |
| Miss. | 2,801 | 98,813 | 24.57 | +2.9 | +2.9 | +72.7 | +80.9 |
| Mo. | 14,478 | 751,902 | 51.94 | +1 | +1 | +11.7 | +11.7 |
| Mont. | 1,384 | 87,045 | 62.89 | +1.9 | +2.1 | +13.5 | +12.9 |
| N. H. | 194 | 13,580 | 70.00 | +2.6 | +3.1 | +67.2 | +61.1 |
| N. J. | 2,712 | 210,793 | 77.73 | +2.1 | +3.2 | +21.9 | +29.0 |
| N. Mex. | 1,863 | 73,106 | 39.24 | -3 | -8 | -6 | -3.4 |
| N. Y. | 38,595 | 3,154,737 | 81.74 | +1.1 | +2.3 | +16.4 | +20.8 |
| N. C. | 9,344 | 341,656 | 36.56 | +1.4 | +1.4 | +25.1 | +28.7 |
| N. Dak. | 804 | 53,852 | 66.98 | 0 | +1.1 | +9.5 | +19.2 |
| Ohio ² | 7,308 | 362,436 | 49.59 | +1.9 | +1.8 | +14.9 | +15.4 |
| Okl. | 4,926 | 237,828 | 48.28 | +4 | (?) | +11.6 | -23.1 |
| Oreg. | 2,770 | 210,167 | 75.87 | +2.4 | +1.8 | +25.2 | +27.9 |
| Pa. | 12,613 | 664,505 | 52.68 | +8 | +7.9 | +21.9 | +32.2 |
| P. R. | 16,602 | 139,921 | 8.43 | +4.9 | +5.4 | +33.2 | +23.5 |
| R. I. | 1,294 | 89,011 | 73.93 | +2.1 | +3.0 | +58.2 | +71.5 |
| S. C. | 7,280 | 227,838 | 31.30 | +1.6 | -1.4 | +18.0 | +18.0 |
| S. Dak. | 562 | 25,782 | 45.88 | +5 | +1.6 | +39.5 | +41.3 |
| Tenn. | 1,205 | 47,699 | 39.58 | +4.9 | +5.1 | (?) | (?) |
| Utah | 1,727 | 110,094 | 63.75 | +1.4 | +8 | +15.4 | +15.3 |
| Vt. | 390 | 17,473 | 44.54 | +5.9 | +6.5 | +32.4 | +42.4 |
| V. I. | 79 | 1,172 | 14.84 | (?) | (?) | (?) | (?) |
| Va. | 4,417 | 165,280 | 37.42 | -7 | -6 | +14.3 | +19.1 |
| Wash. | 5,581 | 397,407 | 71.21 | -9 | -1 | -2.9 | -9 |
| W. Va. | 7,545 | 266,131 | 35.27 | +4.9 | +4.8 | +10.0 | +55.5 |
| Wis. | 1,114 | 100,065 | 89.82 | +8 | +1.7 | +2.5 | +27.6 |
| Wyo. | 438 | 26,177 | 59.76 | +5 | +1.2 | -3.7 | -3.8 |

¹ For definition of terms, see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Percentage change not computed on basis of less than 100 recipients.

³ In addition to these payments from aid to the permanently and totally disabled funds, supplemental payments of \$41,088 from general assistance funds were made to 1,764 recipients.

⁴ Increase of less than 0.05 percent.

⁵ Includes estimated vendor payments for medical care; previously these data were not available on a monthly basis.

Table 17.—General assistance: Cases and payments to cases, by State, July 1954¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

| State | Number of cases | Payments to cases | | Percentage change from— | | | |
|--------------------|-----------------|-------------------|---------|-------------------------|--------|---------------|--------|
| | | Total amount | Average | June 1954 in— | | July 1953 in— | |
| | | | | Number | Amount | Number | Amount |
| Total ² | 296,000 | \$15,464,000 | \$52.16 | -0.8 | +0.3 | +18.8 | +31.7 |
| Ala. | 156 | 3,665 | 23.49 | +13.9 | +14.2 | -10.3 | -11.9 |
| Alaska | 137 | 6,790 | 49.51 | -2.1 | -6.3 | (?) | (?) |
| Ariz. | 1,563 | 67,722 | 43.33 | -16.3 | -13.1 | +10.5 | +6.7 |
| Ark. | 492 | 7,023 | 14.27 | +12.1 | +11.9 | -74.2 | -73.0 |
| Calif. | 32,423 | 1,603,594 | 49.46 | -2.1 | -1.0 | +18.5 | +23.4 |
| Colo. | 1,422 | 55,168 | 38.80 | +2 | +4.0 | +1.5 | -2.3 |
| Conn. | 3,159 | 173,181 | 54.82 | -6 | -2 | -10.0 | -8.6 |
| Del. | 1,061 | 50,629 | 47.72 | -1.7 | -4.8 | +44.4 | +59.8 |
| D. C. | 589 | 35,898 | 60.95 | -5.0 | +5.7 | -22.6 | -21.3 |
| Fla. | 5,490 | 87,800 | (?) | (?) | (?) | (?) | (?) |
| Ga. | 2,284 | 48,373 | 21.18 | +4.2 | +7.3 | +8.1 | +25.2 |
| Hawaii | 1,490 | 81,792 | 54.89 | +10.9 | +32.1 | -4.1 | -4.7 |
| Idaho ³ | 85 | 5,491 | 64.60 | (?) | (?) | -17.5 | -14.4 |
| Ill. | 29,928 | 1,998,577 | 66.78 | +1.6 | +9 | +28.1 | +54.7 |
| Ind. | 11,773 | 413,643 | 35.13 | -2 | +1 | +58.7 | +69.8 |
| Iowa | 3,796 | 118,568 | 31.48 | -2.7 | -6.1 | +23.8 | +24.1 |
| Kans. | 1,861 | 92,533 | 49.72 | +3 | -1.2 | +16.5 | +21.9 |
| Ky. | 2,753 | 84,041 | 30.53 | +7.5 | +3.6 | -3.0 | +14.4 |
| La. | 6,803 | 266,811 | 39.22 | -1 | -1.3 | -9 | -6 |
| Maine | 2,997 | 126,035 | 42.05 | -4.5 | -3.5 | +15.0 | +14.1 |
| Md. | 2,250 | 125,067 | 55.59 | -1.9 | +2 | +8 | +3.1 |
| Mass. | 12,483 | 698,330 | 55.94 | +3 | +3.7 | +13.6 | +20.5 |
| Mich. | 18,149 | 1,203,747 | 66.33 | -6 | +3.9 | +59.3 | +97.2 |
| Minn. | 6,170 | 328,590 | 53.26 | -4.0 | -5.7 | +19.8 | +30.2 |
| Miss. | 872 | 11,806 | 13.54 | +2.0 | +1.8 | +7.4 | +10.0 |
| Mo. | 5,408 | 201,916 | 37.34 | +2.0 | +3.0 | -33.2 | -25.5 |
| Mont. | 576 | 18,009 | 31.27 | -8.3 | -12.7 | +15.7 | +36.2 |
| Nebr. | 1,546 | 62,587 | 40.48 | +7.4 | -1 | (?) | (?) |
| Nev. | 313 | 11,189 | 35.75 | -10.6 | +1.2 | +5.7 | +10.8 |
| N. H. | 993 | 45,423 | 45.74 | +1.0 | +6 | +30.3 | +25.5 |
| N. J. | 7,292 | 541,115 | 75.13 | +1.3 | +1.0 | +29.6 | +41.0 |
| N. Mex. | 543 | 14,126 | 26.01 | +6 | -5 | +54.3 | +60.0 |
| N. Y. | 27,963 | 2,087,208 | 74.64 | -1.5 | -1.3 | +7 | +3.4 |
| N. C. | 2,251 | 46,971 | 20.87 | -8 | -4.6 | +30.2 | +31.3 |
| N. Dak. | 324 | 13,348 | 41.20 | -8.2 | -9.2 | +9 | +14.1 |
| Ohio ⁴ | 27,727 | 1,422,399 | 51.39 | +7 | +7 | +40.7 | +67.5 |
| Okl. | 4,300 | 67,856 | (?) | (?) | (?) | -19.7 | -15.6 |
| Oreg. | 4,855 | 270,089 | 55.63 | -8.1 | -9.4 | +20.5 | +17.6 |
| Pa. | 20,251 | 1,318,783 | 65.12 | +3.9 | +8.1 | +32.3 | +61.8 |
| P. R. | 1,025 | 6,682 | 6.52 | -15.5 | -44.2 | -50.8 | -56.2 |
| R. I. | 3,961 | 254,441 | 64.24 | +5.4 | +5.3 | +29.7 | +23.6 |
| S. C. | 2,269 | 50,944 | 22.45 | 0 | -2.1 | +3.8 | +6.3 |
| S. Dak. | 570 | 15,192 | 26.65 | -6.7 | -15.0 | +10.3 | +5.5 |
| Tenn. | 2,580 | 37,415 | 14.50 | +5.1 | +8.7 | +8.0 | +19.2 |
| Tex. ⁵ | 8,200 | 190,000 | (?) | (?) | (?) | (?) | (?) |
| Utah | 1,731 | 100,365 | 57.98 | -3.2 | -9.7 | +38.6 | +34.4 |
| Vt. | 1,350 | 57,000 | (?) | (?) | (?) | (?) | (?) |
| V. I. | 101 | 1,311 | 12.98 | (?) | (?) | -34.4 | -17.2 |
| Va. | 2,211 | 79,049 | 35.75 | -13.5 | -12.3 | +29.0 | +20.3 |
| Wash. | 9,628 | 576,785 | 59.91 | -1.7 | -2.0 | +29.2 | +26.6 |
| W. Va. | 2,619 | 74,906 | 28.60 | -3.5 | -3.8 | -21.4 | -25.1 |
| Wis. | 7,091 | 535,174 | 69.58 | -2.0 | -1.8 | +60.0 | +86.5 |
| Wyo. | 196 | 7,905 | 40.33 | -12.9 | -24.0 | +44.1 | +54.7 |

¹ For definition of terms, see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving medical care, hospitalization, and burial only.

³ Percentage change not computed on basis of less than 100 cases.

⁴ State program only; excludes program administered by local officials.

⁵ About 14 percent of this total is estimated.

Partly estimated.

⁶ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

⁷ Includes unknown number of cases receiving medical care, hospitalization and burial only, and total payments for these services.

⁸ Includes cases receiving medical care only.

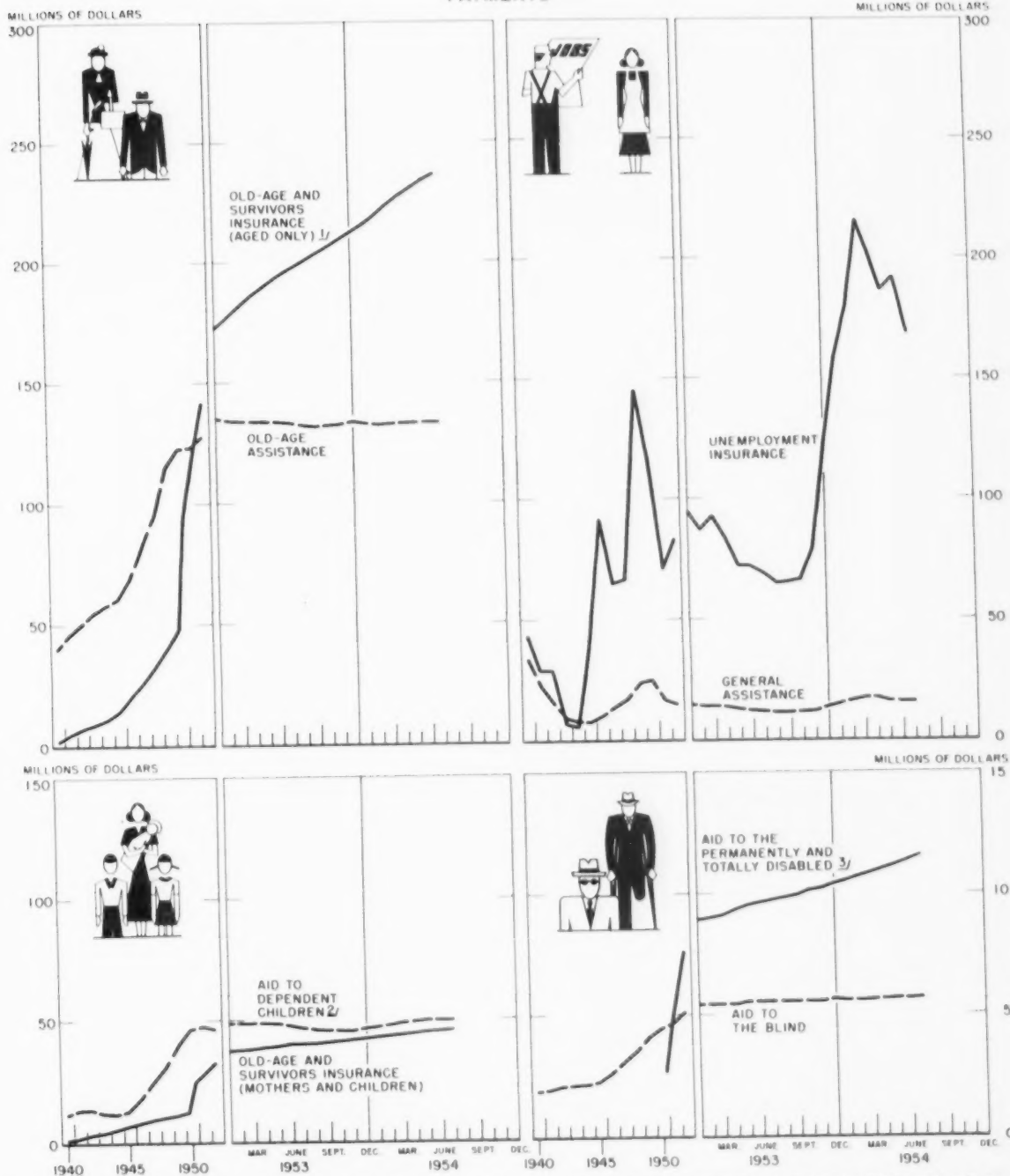
⁹ Includes 5,508 cases and payments of \$164,666 representing supplementation of other assistance programs.

¹⁰ Excludes estimated duplication between programs; 1,630 cases were aided by county commissioners and 3,633 cases under program administered by Oklahoma Emergency Relief Board.

¹¹ Estimated on basis of reports from a sample of local jurisdictions.

Social Security Operations*

PAYMENTS



*Old-age and survivors insurance: benefits paid during month (current-payment status), estimated for August 1952; annual data represent average monthly total. Public assistance: payments during month under all State programs (including vendor payments for medical care beginning October 1950, except for general assistance); annual data represent average monthly total. Unemployment insurance: gross benefits paid during month under all State laws; annual data represent average monthly total.

¹ Receiving old-age, wife's or husband's, widow's or widower's, or parent's benefit. Beginning September 1950, includes a small proportion of wife beneficiaries under age 65 with child beneficiaries in their care.

² Children plus 1 adult per family when adults are included in assistance group; before October 1950, partly estimated.

³ Program initiated October 1950.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

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